$19.25 a week. One real hour, for one real family.

A regular-giving program built around the actual unit cost of one hour of licensed debt mediation. No abstract impact scores, no marketing rounding. Nineteen dollars and twenty-five cents a week funds one hour of the work.

The problem

Most regular-giving asks are opaque. Donors are asked for $X per month, and what happens to it is diffused across an organisation's total budget.

That model works for large disaster-response charities. It does not work for people who want to know exactly what their gift does — and it does not build the kind of long-term retention that funds a small charity through its first decade.

What LWD does about it

LWD's Regular Giving unit is one mediation hour. The cost is what it costs — licensed practitioner time, case notes, creditor correspondence, and follow-up. That cost sits at $19.25 per week, or $1,000 per year per giver.

You do not fund "awareness" or "operations" through this program. You fund one hour of the licensed mediation work performed by Credit Mediation Services Pty Ltd (Australian Credit Licence No. 387398) on behalf of a real household in the terminal-illness or bereavement window.

$19.25
PER WEEK — ONE LICENSED MEDIATION HOUR

$1,000
PER YEAR — 52 HOURS OF THE WORK

100%
ATTRIBUTED TO FUNDED CASE-HOURS, NOT OVERHEAD

Weekly
THE REPORT YOU RECEIVE ON CASES FUNDED

A case in one paragraph

> Composite case “the Nguyen family”: father died December, $34,000 across three cards, widow inherited the calls. Nine hours of licensed mediation across four weeks. Two write-offs, one restructured plan. Nine hours = nine weekly gifts from nine givers. That is the arithmetic of Room C.
>
> Composite illustration · labelled · full case book at /stories

Why give this way

- You know exactly what your money does. Not a category, not an impact score — an hour of licensed practitioner time.
- You receive a monthly report that names the number of cases and hours your cohort of givers funded, and the aggregate creditor-response ratios (write-off, restructure, refused).
- Gifts of $2 or more are tax-deductible where receipted as a gift, once LWD achieves DGR endorsement from the ATO. DGR application is in progress.

Give $19.25 a week. Fund one hour, every week.

One weekly gift funds one licensed mediation hour for a family in the terminal-illness or bereavement window. Cancel any time. Reports monthly. Once DGR is granted by the ATO, gifts of $2 or more will be tax-deductible; until then, giving is on a non-deductible basis and we will notify you the moment endorsement is confirmed.

SET UP REGULAR GIVING

Who does the licensed mediation work. Life Without Debt Ltd is a proposed Australian public benevolent institution (registration with the ACNC pending). LWD itself is not credit-licensed. All debt-mediation work is performed by our related-party service provider, **Credit Mediation Services Pty Ltd**, which holds **Australian Credit Licence No. 387398**. CMS's licensed practitioners take each case, contact creditors directly on the beneficiary's behalf, and carry out the mediation under the National Consumer Credit Protection Act framework. LWD funds this work under a formal related-party service agreement.

What outcomes we can and cannot promise. Mediation is a negotiation with creditors. Some creditors write off, some reduce, some refuse. Individual outcomes vary and depend on creditor cooperation. Mediation is not debt discharge and we do not guarantee outcomes.

Tax deductibility. Gifts of $2 or more are tax-deductible where receipted as a gift, once LWD achieves Deductible Gift Recipient (DGR) endorsement from the Australian Taxation Office. DGR application is in progress.

Registrations & complaints. Life Without Debt Ltd · ACN: pending · ABN: pending · ACNC registration pending · DGR application in progress. Registration numbers will be published via /registrations as they issue. Complaints, feedback and whistleblower reports may be made in confidence via /enquire under our published Complaints Policy. For how we handle personal information, see the Privacy Policy issued under the Privacy Act 1988.