

Helping people in financial difficulty

Factsheet for community workers

December 2014

Here are some ways to help people who are in financial difficulty.

Problems paying rent, bills, debts and fines



Your client can:

- ▶ Speak to their bank, landlord, utility or phone provider and tell them they're experiencing hardship
- ▶ Get help negotiating their bills from a free financial counsellor
- ▶ Ask for their bills to be smoothed (spread the amounts evenly across the year)
- ▶ Apply for an electricity or gas rebate or voucher (details are on moneysmart.gov.au)
- ▶ Talk to their state's debt recovery agency to find out their fine payment options
- ▶ Avoid using high cost credit such as credit cards and payday loans
- ▶ Hold a family meeting to work through money problems

Losing a job



Your client can:

- ▶ Check if they're owed anything from their previous job
- ▶ Apply for benefits from the Department of Human Services 132 850 (some have waiting periods)
- ▶ Search for short-term or part-time work while looking for a new job
- ▶ Tell their lenders, landlord and utility company they have lost their job and renegotiate repayments
- ▶ Review their budget so they can adjust to less income

Separation or divorce



Your client can:

- ▶ Close any joint accounts and open a new account in their name
- ▶ Make a list of all their assets, debts and joint debts
- ▶ Get legal advice to freeze any joint accounts and separate property
- ▶ Update their rental agreement so it is in their name
- ▶ Update their will
- ▶ Contact Family Relationships Online familyrelationships.gov.au 1800 050 321

Illness or disability



Your client can:

- ▶ Find out what sick pay they are entitled to at work
- ▶ Check whether they have insurance policies which could cover payments or replace their income
- ▶ Contact Medicare 132 011 to get help with health costs
- ▶ Tell their lenders, landlord and utility company they have experienced illness or disability and renegotiate repayments
- ▶ Review their budget to adjust to a change in income



Having a baby



Your client can:

- ▶ Find out what paid leave they are entitled to from their work
- ▶ Apply for government benefits such as Parental Leave Pay, Family Tax Benefit and Child Care Benefit from the Department of Human Services 136 150
- ▶ Borrow baby clothes and other items from friends or family members to reduce costs
- ▶ Review their budget to adjust to less income and new expenses
- ▶ Update their will and review insurance to protect their family

Emotional support and practical advice



Your client can contact:

- ▶ Lifeline lifeline.org.au 13 11 14 (24hrs)
- ▶ Beyond Blue beyondblue.org.au 1300 22 46 36 (24hrs)
- ▶ Domestic violence and abuse 1800respect.org.au 1800 737 732 (24hrs)
- ▶ Drug, alcohol addiction counsellingonline.org.au 1800 888 236 (24hrs)
- ▶ Gambling problemgambling.gov.au 1800 858 858 (24hrs)
- ▶ Their local doctor or GP

Useful contacts

Income support and other social services

- ▶ humanservices.gov.au
- ▶ Centrelink Employment Services 132 850
- ▶ DHS's Financial Information Service 132 300

Emergency relief

- ▶ dss.gov.au 1300 653 227

Emergency housing

- ▶ search 'urgent money help' on moneysmart.gov.au for housing contacts

Financial counselling

- ▶ Financial Counselling Australia 1800 007 007

No Interest Loans

- ▶ Nils.com.au 13 NILS (13 6457)

Make a complaint

- ▶ Telecommunications Industry Ombudsman tio.com.au 1800 062 058
- ▶ Financial Ombudsman Service fos.org.au 1800 367 287
- ▶ Credit and Investments Ombudsman cio.org.au 1800 138 422



ASIC's



moneysmart.gov.au

ASIC Infoline: **1300 300 630**

Disclaimer

Please note that this is a summary giving you basic information about a particular topic. It does not cover the whole of the relevant law regarding that topic, and it is not a substitute for professional advice.

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