

# Helping people in financial difficulty

Factsheet for community workers

November 2018

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

## Useful contacts

### Income support and other social services

- ▶ [humanservices.gov.au](http://humanservices.gov.au)
- ▶ Centrelink Employment Services 132 850
- ▶ DHS's Financial Information Service 132 300

### Emergency relief

- ▶ [serviceproviders.dss.gov.au](http://serviceproviders.dss.gov.au)

### Emergency housing

- ▶ search 'urgent money help' on [moneysmart.gov.au](http://moneysmart.gov.au) for housing contacts

### Financial counselling

- ▶ National Debt Helpline [ndh.org.au](http://ndh.org.au) 1800 007 007

### No Interest Loans

- ▶ [Nils.com.au](http://Nils.com.au) 13 NILS (13 6457)

### Make a complaint

- ▶ Australian Financial Complaints Authority [afca.org.au](http://afca.org.au) 1800 931 678



ASIC's



[moneysmart.gov.au](http://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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