

# Fact Sheet

## Financial Hardship

Financial hardship exists when payment of the debt would leave you unable to provide food, accommodation, clothing, medical treatment, education or other necessities for yourself or your family, or other people for whom you are responsible. Whatever your situation there are people who can assist you.

This brochure has information on managing your immediate living expenses as well as debt help.

The first step to take is to work out what you can pay by doing a simple budget (MoneySmart website has a budget planner which can help with this:

[www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner](http://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner)

- Add up all your income – salary or wages, Centrelink or pension, family tax benefit &/or child support;
- Add up all your expenses – bills, food, miscellaneous items;
- Subtract your expenses from your income;
- If you do have something left over, start paying this amount to your creditor(s) Contact each of your creditors (mortgage, utilities, child support, etc.)

If you don't have anything left over, contact the National Debt Helpline to speak with a financial counsellor.

### Financial Counsellors

Financial counsellors are trained qualified professionals who provide advice, information, and options specific to your current financial circumstances. Financial counsellors are specialists who provide a free, confidential and independent service. You can locate a financial counsellor in your local area by calling the Australian Financial Counsellors hotline on 1800 007 007 between 9:30am and 4:30pm Monday to Friday. For full details visit:

<https://www.financialcounsellingaustralia.org.au>

### ASIC's Money Smart

MoneySmart can offer free, independent guidance by providing you with tips and tools to help you take steps to improve your personal finances. You can contact MoneySmart on 1300 300 630 between 8:30am and 5pm Monday to Friday or for full details visit:

<https://www.moneysmart.gov.au>

### Charity Organisations

Charity organisations can provide a range of support directly to people or families in need. For a list of major charities operating in Queensland visit:

<https://www.qld.gov.au/community/cost-of-living-support/support-from-charities/>

### Department of Human Services

If you hold a Pensioner or State concession card, you may be eligible for a concession. For full details on concessions, visit:

<https://www.qld.gov.au/community/cost-of-living-support/concessions/>

If you're eligible for Centrelink payments, speak with them about whether you are eligible for any further financial assistance. If you already receive an income support payment, you may qualify to receive an advance lump sum payment.

Centrepay is a voluntary bill-paying service which is free for Centrelink customers. You may wish to consider using Centrepay to arrange regular deductions from your Centrelink payment for ongoing expenses like rent, childcare, electricity and water as well as other household costs.

Social workers can help you with short term counselling, information and referrals to support services. Social workers can help when you feel you need someone to turn to for support. If you're experiencing family and domestic violence social workers can help you access important service family and domestic violence. You can contact them by phoning: 13 28 50 or visit a [service centre](#) and ask to speak to a social worker.

## Debtor's Responsibilities

The ACCC and ASIC recognise that debtors have responsibilities too. Debtors are legally responsible for paying the debts they legitimately owe. Where they owe the debt in question, debtors should:

- not attempt to avoid the obligation to satisfy debts they have incurred
- promptly contact creditors and debt collectors when they are experiencing financial difficulties and attempt to negotiate a variation in payments or other arrangement
- be candid about their financial position, including their other debts.

The ACCC and ASIC also recommend that debtors experiencing financial difficulties should seek the assistance of a financial counsellor, solicitor or other qualified adviser who may be able to help them with a debt negotiation. The ACCC and ASIC have also produced guidance for debtors entitled *Dealing with debt: your rights and responsibilities*. The Australian Energy Regulator (AER) has produced a consumer information factsheet, *Energy bills, hardship programs and disconnection — your rights*. This publication provides information on energy retailers' responsibility to help customers who are having difficulty paying their bills and to inform them of their options.

For a copy of this publication go to:

[www.aer.gov.au/consumers/aer-resources](http://www.aer.gov.au/consumers/aer-resources)

We encourage creditors and collectors to refer debtors to these publications available at:

<https://www.accc.gov.au/publications>,

<https://moneysmart.gov.au/publications> and

<https://www.aer.gov.au/consumers/aer-resources>, and to the services referred to above when appropriate.

## Mental health

Specialised health care workers can help you access mental health support services if you:

- Feel depressed or anxious
- Are experiencing thoughts of suicide or self-harm; or
- Have a mental health disorder

## Beyond Blue

Beyond Blue are particularly focused on people looking after their mental health during the coronavirus outbreak. Beyond Blue provides information and support to help everyone in Australia achieve their best possible mental health, whatever their age and wherever they live.

### Contact

PH: 1300 224 636 24/7

Chat 3pm-12am

Email 24/7

Online Forums 24/7

<https://www.beyondblue.org.au/home>

## Lifeline

National Charity providing all Australians experiencing emotional distress with access to 24 hours crisis support and self-harm prevention services  
13 11 14 24/7 Crisis support

<https://www.lifeline.org.au/>

## Rural and remote customers

Through The Better Access Initiative a telehealth service is a psychological therapy service that is delivered via video conference through both a visual and audio link.

Telehealth services can be delivered by psychologists, social workers and occupational therapists.

<https://www1.health.gov.au/internet/main/publishing.nsf/Content/mental-ba-telehealth>

## National Debt Helpline

Call 1800 007 007

Website [Welcome Page - National Debt Helpline \(ndh.org.au\)](http://www.ndh.org.au)