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
Helping people in financial difficulty

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 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 gamblinghelponline.org.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
  - serviceproviders.dss.gov.au

- Emergency housing
  - search ‘urgent money help’ on moneysmart.gov.au for housing contacts

- Financial counselling
  - National Debt Helpline ndh.org.au 1800 007 007

- No Interest Loans
  - Nils.com.au 13 NILS (13 6457)

- Make a complaint
  - Australian Financial Complaints Authority afca.org.au 1800 931 678

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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