





## Are you stressed about money?

Are you behind on your bills and struggling to cover your rent or afford food? Do you feel like you're constantly trying to make ends meet?

Are your money problems due to difficult events in your life like:

- ▶ Losing your job
- ▶ Finding your work hours cut
- ▶ Experiencing a family break-up or death
- ▶ Suffering from an accident or serious illness?

Whatever your situation, there are people who can help you. This brochure has information on managing your immediate living expenses as well as debt help.

### MoneySmart can help you

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



MoneySmart has:

- ▶ Tips on managing your debts and utility bills
- ▶ Calculators to work out credit cards, loan repayments and budgeting
- ▶ Contacts for free legal advice
- ▶ Information for how to manage your money when you have a baby, lose your job, get a divorce or separate from your partner.

### Where to go for help

#### ▶ Emergency relief

These services help people in crisis with one-off vouchers for food, transport, medication and assistance with accommodation or payment of bills.

Department of Social Services (DSS)

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

(Search for 'Financial Crisis and Material Aid-Emergency Relief')

Call your local church or neighbourhood centre and ask where emergency relief is provided.

#### ▶ Income support and other social services

[humanservices.gov.au](http://humanservices.gov.au)

#### ▶ Emotional support and practical advice

Confidential counselling and emotional support

[lifeline.org.au](http://lifeline.org.au) 13 11 14 (24hrs)

[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

[problemgambling.gov.au](http://problemgambling.gov.au) 1800 858 858 (24hrs)

Housing services

[moneysmart.gov.au](http://moneysmart.gov.au) (search the website for 'urgent money help' to get a list of state and territory housing services)

Your local doctor can also give you support and advice and can refer you to services.

### Help with debts and bills



Work out what you owe

Make a list of all your bills and work out how much you owe in total. This will help you assess your situation. This can be overwhelming so ask a trusted friend or family member for their support and advice. If you are receiving Centrelink payments consider using Centrepay to manage your bills.

[humanservices.gov.au](http://humanservices.gov.au) (for Centrepay)



Talk to your bank, utility or phone provider

Contact your bank, utility or phone provider and let them know you're experiencing hardship. Talk to them about adjusting your loan or bill repayments to a more manageable level. If you're uncomfortable talking to your creditors, a free and independent financial counsellor can help you.



Talk to a financial counsellor

Financial counsellors provide advice about credit and debt issues and can help you negotiate with your creditors. Financial counsellors are free, independent and confidential.

[debtselfhelp.org.au](http://debtselfhelp.org.au) 1800 007 007



Consider applying for a no interest loan

No interest loans (NILS) are available for people on low incomes to buy essential household items such as a fridge or washing machine.

[nils.com.au](http://nils.com.au) 13 NILS (13 6457)

[moneysmart.gov.au](http://moneysmart.gov.au) (search for 'no or low interest loans')