

GETTING HELP WITH FINANCIAL PRESSURES

COVID-19 Financial assistance

For info on government support if you're impacted by covid-19 read [moneysmart COVID-19 financial assistance](#) which covers the following topics:

- JobKeeper Payment
- Financial payments & supports (income & household support payments)
- Early access to super
- Reduced drawdown & deeming rates for retirees
- Homebuilder grant
- Financial support for businesses
- Emergency, crisis and legal support
- Support in your state or territory

See [Australian Taxation Officer JobKeeper Payment](#) for info on Jobkeeper payments

See [Australian Government Services Australia Job seekers](#) for info on changes to Jobseeker payments

See [business.gov.au coronarivirus information and support for business](#) for info on financial support for businesses

See [Moneysmart covid-19 accessing your super](#) or [Australian Taxation Office covid-19 early release of super](#) for info on early access to super

For help with managing debt call the National Debt Helpline 1800 007 007
<https://ndh.org.au/>

If you are thinking about seeking professional financial advice - [Read this article](#) by MoneySmart (gov website)

Women's Information Referral and Exchange runs a [Financial Guidance Clinic](#): 45 minute one-on-one free appointment on the first Thursday of every month. Phone 1300 134 130 to book.

Rent relief

Most state and territory governments have taken action to limit the ability of landlords to evict tenants who have been financially affected by the COVID-19 pandemic. Rent remains a high priority payment. Where possible, negotiate a rent reduction

- [Rent relief schemes](#) are available in many states and territories. Check the scheme's eligibility requirements and access.
- Read [Tenants Victoria COVID-19 Guide for Renters](#)

Deferral of mortgage payments

You should be able to negotiate with your banks talk about payments being deferred and with added to the loan or added to the debt, landlords talk about COVID moratorium , insurers talk about health insurance, credit card providers talk about lump m discounts.

- See [article by RateCity on Which banks are freezing mortgages for COVID-19](#)

Emergency relief & community support

Reach out to your local council for contacts to local community services.

According to moneysmart you can also contact your nearest:

- Salvation Army 13 72 58
- St Vincent de Paul Society 13 18 12
- local community centre, church or community organisation

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Problems paying bills

If you can't pay your electricity, gas, phone or water bill, contact your service provider straight away. They will explain your options, such as:

- An extension to pay
- Paying in instalments
- Centrelink deductions (Centrelink)
- Applying for a utility rebate or voucher

If you don't contact your provider, they may suspend or disconnect your service. Not paying could also harm your credit score

[See financial hardship programs for utilities](#)

Utilities relief and concessions available (if you have a healthcare card)

All utilities:

- Utility relief grant scheme

Electricity:

- Annual Electricity Concession
- Life Support Machine Electricity Concession
- Medical Cooling Concession
- Service to Property charge Concession
- Electricity Transfer Fee Waiver

Gas:

- Winter Gas Concession

Water and Sewerage rates:

- Water and Sewerage Concession

Water:

- Non-mains water concession

Problems paying council rates

If you can't pay, contact your council as soon as possible. Ask about your payment options, such as:

- paying in instalments
- paying part or all of your rates at a later time
- writing off interest on overdue rates
- waiving or reducing your rates if your land revaluation made your rates go up and caused you financial hardship

Get free legal advice or information

See [Victoria Legal Aid Free legal advice](#), [Eastern Community Legal Centre](#) for info on free general legal advice.

Problems paying fines

If you can't pay parking, speeding or littering fines, it's important to contact your [state debt recovery agency](#) right away.

For more info see [Victoria Legal Aid COVID-19 and fines](#)

Talk to a financial counsellor for free

A financial counsellor is a person who can help you manage debt. Not someone who can help you manage wealth. [National Debt Helpline](#) 1800 007 007 offers free financial counselling.

Protect yourself from financial abuse -

[1800RESPECT financial abuse](#)

Read support available for international students - [Study Melbourne COVID-19 support for international students](#).

For LGBTI or gender-diverse people counselling service contact [Thorne Harbour Health](#) (1800 134 840)

For people from refugee or asylum seeker backgrounds contact [Asylum Seeker and Resource Centre](#) (03 9326 6066)

