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# Cost of Living Help Kit



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# A message from Dan



Household budgets are being stretched by the cost of food, electricity and rent. I want to make sure you have the information you need to know where you can go for help.

This kit has information about rebates, vouchers and other financial relief you can access that can help families and seniors. I've also included information about how you can bring down healthcare and energy costs.

I hope you get the information you need from this kit to help ease pressure on your household.

Please do not hesitate to contact my office on 02 4991 1022 or email me at [dan.repacholi.mp@aph.gov.au](mailto:dan.repacholi.mp@aph.gov.au) if I can assist you with any federal issues.

Regards

A handwritten signature in blue ink that reads "Dan". The signature is fluid and cursive, with a long horizontal stroke extending from the end of the name.

Dan Repacholi MP  
**Federal Member for Hunter**

Every effort has been made to ensure the accuracy of the information provided.

# Content:

Paying your bills .....	3
Energy bills .....	3
Water bills .....	9
Phone and internet bills .....	11
Rental assistance .....	14
Options if you receive a Centrelink payment .....	14
Other options .....	17
Mortgages/Home loan repayments .....	19
Support for healthcare and disability .....	22
Support for families .....	27
Support for seniors .....	31
Toll relief .....	36
No Interest Loan Scheme (NILS) .....	37
General advice .....	38
Making a plan .....	38
Getting independent advice .....	40
The National Debt Helpline .....	40

## Disclaimer:

This booklet is for information purposes only, and must not be relied on as a substitute for legal and financial advice. For more information about this topic, please refer to the appropriate legislation and authorities, or consult a solicitor or chamber magistrate.

Always check for the most up-to-date and accurate information with the relevant service providers, and note that rates and limits are subject to change.

## Acknowledgements:

This kit was put together using information and assistance from the following organisations:

- The National Debt Helpline
- Moneysmart
- Legal Aid NSW
- Service NSW
- Services Australia

# Paying Your Bills

## Energy Bills

If you are struggling to pay your energy bills, **talk to your provider**. All providers offer customer assistance programs and must offer you help if you are struggling to pay.

### Customer Assistance Programs

If you are having difficulties paying your energy bills, contact your provider immediately. In NSW, electricity and gas retailers are required by law to have a customer assistance program and a published hardship policy.

You are protected from disconnection, and a tailored payment arrangement can be set up to help you manage your account. This may include being offered incentives for making regular payments (e.g. waiving fees, making co-payments).

If your provider is unable to help or you are unhappy with their response, you can contact the Energy & Water Ombudsman NSW (ph: 1800 246 545) for independent advice or to lodge a complaint.

### Energy Accounts Payment Assistance (EAPA)

If you are unable to make arrangements with your provider and are in financial hardship, you may be eligible for an EAPA voucher. This hardship may be caused by factors, including:

- loss of income
- very high electricity/gas bill
- illness in the family
- family crisis
- unexpected expenses or bills

#### **To be eligible, you must:**

- have an electricity or natural gas account for a NSW residential address, which is your primary place of residence and the account must be active at the time of your assessment. All other accounts are not eligible.
- be the electricity or natural gas account holder (the account and bill must be in your name).

- be experiencing a short-term financial crisis or emergency that has caused you financial hardship and impacted your ability to pay your current residential energy bill in part or in full.

## **Steps to apply for EAPA:**

- 1.** Apply online via Service NSW (<https://www.service.nsw.gov.au/transaction/energy-accounts-payment-assistance-eapa-scheme>) or contact an EAPA provider (see page 41 for a list of approved non-government EAPA providers).
- 2.** Tell your energy provider that you have made an appointment for an EAPA assessment.
- 3.** The NSW Government or approved agency will assess whether you are eligible for EAPA vouchers and if so, how many.
- 4.** If you are deemed eligible, the vouchers will be submitted electronically straight to the provider and they should be paid into your account within 5 business days.
- 5.** If you apply through an agency, they may also help you arrange a payment plan with your provider for the remainder of the bill or provide other assistance such as financial counselling.
- 6.** If not organised already, call your energy provider to make an arrangement for the remainder of your bill.

## **Low Income Household Rebate**

The Low Income Household Rebate helps low income NSW households cover the costs of their energy bills. You'll receive the rebate as a credit on each quarterly energy bill, up to a total of \$285.00/year. The amount is calculated daily from the day you call your retailer and apply.

A household can only receive one Low Income Household Rebate each financial year, and it is only applied to your principle place of residence.

If you are an **'on supply'** customer and receive your energy bill from the strata manager or community/village operator, please visit [www.service.nsw.gov.au/transaction/apply-for-the-low-income-household-rebate-on-supply-customers](http://www.service.nsw.gov.au/transaction/apply-for-the-low-income-household-rebate-on-supply-customers)

### **Eligibility requirements:**

- You're a NSW resident
- You're an account holder of an energy retailer
- You hold one of the following:
  - o Pensioner Concession Card issued by the Department of Veterans' Affairs (DVA) or Services Australia
  - o Health Care Card issued by Services Australia, or
  - o DVA Gold Card marked with either 'War Widow' or 'War Widower Pension', or 'Totally and Permanently Incapacitated' (TPI) or 'Disability Pension' (EDA).

### **Steps to apply:**

1. Call your energy provider.
2. Provide your concession card or Health Care Card details.
3. Ask for the NSW Low Income Household Rebate to be applied to your account.
4. Request confirmation that the rebate has been applied.

## **Family Energy Rebate**

The Family Energy Rebate helps NSW family households with dependent children cover the costs of their energy bills.

If you receive your energy bill from a strata manager or community/village operator, visit <https://www.service.nsw.gov.au/transaction/apply-for-the-family-energy-rebate-on-supply-customers>.

### **Eligibility requirements:**

- You're a NSW resident
- You're an account holder of an energy retailer
- Have been the recipient of the Family Tax Benefit (FTB) for the previous financial year and have had your entitlement to the FTB payments finalised by Centrelink
- Ensure the person in your household who's registered as the FTB recipient lodges the application. The recipient is the person who receives correspondence on FTB from Services Australia.

## **Seniors Energy Rebate**

The NSW Seniors Energy Rebate is available for **eligible self-funded retirees** to help cover the cost of their electricity. Gas accounts are not included. The rebate is \$200 per household, per financial year.

Note: Pensioners and veterans may also be eligible for the Low Income Household Rebate for on supply customers or retail customers.

### **Eligibility requirements:**

- Be a self-funded retiree living in NSW
- Hold a current Commonwealth Seniors Health Card (CSHC) issued by either Services Australia or the Department of Veterans' Affairs
- Be the account holder named on the electricity bill
- Be applying for the rebate for your main place of residence.

**Visit:** [www.service.nsw.gov.au/transaction/apply-seniors-energy-rebate](http://www.service.nsw.gov.au/transaction/apply-seniors-energy-rebate)

Apply online, visit a NSW Service Centre, or call **13 77 88**.

# National Energy Bill Relief

Eligible low-income households, pensioners, self-funded retirees, families and carers will receive a one-off \$500 bill relief payment towards their electricity bills.

This will be applied to your energy bill in quarterly instalments from July 2023.

## **Eligibility requirements:**

National Energy Bill Relief is available to households already receiving the NSW:

- Low-income Household (electricity) Rebate
- Seniors Energy Rebate
- Family Energy Rebate
- Medical Energy Rebate
- Life Support Rebate

You may also be eligible for the National Energy Bill Relief payment if you don't receive a NSW energy rebate and you:

- hold a valid Low Income Health Care Card
- hold a valid Department of Veterans Affairs (DVA) Gold Card
- receive the Carer Allowance

## **How to apply:**

If you receive a NSW energy rebate in financial year 2023-24, you will receive the National Energy Bill Relief payment automatically. You do not need to apply.

If you are eligible for a NSW energy rebate but don't receive it, you will first need to apply for the rebate. You will then receive the bill relief payment automatically.

If you hold one of the valid cards or receive the Carer Allowance, you will be contacted by Services Australia or the Department of Veterans Affairs with information on how to apply.



# Gas Rebate

The NSW Gas Rebate helps eligible NSW households cover the costs of their natural gas or LPG (bottled gas), if it is used for basic household needs such as cooking, heating or hot water.

The rebate will be received as a lump sum payment of \$121 deposited into your bank account. A household can only receive one NSW Gas Rebate each financial year, and it is only applied to your principle place of residence.

## **Eligibility requirements:**

- You're a NSW resident
- You're an on-supplied customer of a gas retailer, or you buy/refill LPG bottled gas for basic household needs
- You hold one of the following:
  - Pensioner Concession Card issued by the Department of Veterans' Affairs (DVA) or Services Australia
  - Health Care Card issued by Services Australia, or
  - DVA Gold Card marked with either 'War Widow' or 'War Widower Pension', or 'Totally and Permanently Incapacitated' (TPI) or 'Disability Pension' (EDA).

## **Steps to apply:**

### **Applying online:**

1. Apply online via Service NSW ([www.service.nsw.gov.au/transaction/apply-for-the-gas-rebate-on-supply-and-bottled-gas-customers](http://www.service.nsw.gov.au/transaction/apply-for-the-gas-rebate-on-supply-and-bottled-gas-customers)).
2. Follow the prompts to apply for the rebate.

### **Applying via email or post:**

1. Complete the Gas Rebate Application Form - my office can provide one or you can download it from the link above
2. Attach a copy of your most recent gas bill/invoice.
3. Lodge your application by post or email to the address on the form.

# Water Bills

## Water Payment Assistance Scheme (PAS) Credits

The Water Payment Assistance Scheme (PAS) can help if you're experiencing financial hardship and are having difficulty paying your water bill.

Before you apply, speak to your water provider first. Your supplier may be able to suggest a payment scheme or arrangement to help you manage your bills.

If you are in financial hardship, you may be eligible for PAS assistance. This hardship may be caused by factors, including:

- A loss of income
- A very high water bill
- An illness in the family
- A family crisis
- Unexpected expenses or bills.

### **There are two ways to access PAS:**

1. Contact Hunter Water on **1300 657 657** or Singleton Council on **02 6578 7290** or Muswellbrook Council on **02 6549 3700** and speak to a case coordinator in their Customer Care teams.
2. Make an appointment with an accredited community agency in your local government area (LGA). A list of accredited agencies can be found on page 42.

## Payment extensions and plans

If your payment isn't overdue yet, but you'll need more time to pay, log in to your Water account online and request a new payment date. You can also call your water provider if you prefer.

A payment plan may be more suitable for your situation. You can arrange to pay bills in smaller amounts every 2 weeks or monthly. There are no late payment fees or interest charges if you keep to the arrangement.

## Deductions from Centrelink Payments

Centrepay is a voluntary bill paying service which is free for Centrelink customers.

You can use Centrepay to arrange regular deductions from your Centrelink payment. You can start or change a deduction at any time. The quickest way to do it is through your Centrelink account online.

- **If you own your property**, call your water provider and they can set up automatic deductions for you.
- **If you're a tenant**, get in touch with Services Australia for more information.

## Discounts for Pensioners

If you receive an aged, disability or service pension or a government allowance, you may qualify for a pension rebate on your quarterly water bill.

To qualify you must:

1. Have an eligible card or pension
  - o Your water provider may offer rebates to customers with a Pensioner Concession Card issued by Services Australia or the Department of Veterans' Affairs, or a Veteran Gold Card.
2. Own the property you live in.
  - o Your name should be on the property's title deed. If the name on the card doesn't match the name on the property's title deed, you may need to provide documentation to confirm eligibility.
  - o If more than one pensioner owns the property and also lives there, you'll need to complete separate application forms.

## Longer-Term Support

Staff at your water provider, either Hunter Water or Singleton or Muswellbrook Council, can help you manage payment difficulties. They can discuss your situation confidentially, tailor advice to your needs and provide a range of support options.

Call your provider and ask to speak to their Customer Care team.

# Phone and Internet Bills

**If you cannot pay your phone or internet bill on time, tell your telco as soon as possible.** Telcos all have a financial hardship program which you can request to be a part of. If you are eligible for assistance, they will work with you to help you manage your payments and keep you connected.

Your telco will give you the options to:

- Help manage your payments
- Keep your service connected.

You can find information about your telco's financial hardship policy on their website, or by contacting them.

You should talk to them about your situation, explain what you can afford to pay and why, discuss what parts of your service you really need, and ask them about what hardship options and assistance they can offer you.

## **Options to help reduce your usage costs include:**

- Spend controls
- Restriction of specific services
- Changing to a pre-paid service
- Transferring to a contract which includes hard caps
- Low-cost interim plan options until you can resume original plan payments

## **Options to help with a suitable payment arrangement may include:**

- An affordable instalment payment plan for outstanding bills
- Temporarily postponing or deferring payments
- Agreeing on an alternative arrangement, plan, or contract, including pre-paid services, that are more affordable
- Discounting or waiving of the debt
- Waiving late payment fees or cancellation fees
- Incentives for making payments, for example payment matching.

Depending on your circumstances, your telco may offer a combination of these to help your financial hardship and keep you connected.

If you cannot come to an agreement with your telco, you have the right to lodge a complaint with the Telecommunications Industry Ombudsman (TIO).

The TIO is a free and independent dispute resolution service that will help resolve your complaint with your telco and reach a reasonable arrangement.

You can contact the TIO on 1800 062 058 to discuss your issue and lodge your complaint. Or you can lodge your complaint online: <https://www.tio.com.au/>.

**If you cannot afford to pay anything, call the National Debt Hotline on 1800 007 007 for advice from a free and confidential financial counsellor.**

## **Telephone Allowance - Centrelink**

The aim of the telephone allowance is to assist with the cost of maintaining a telephone service.

The telephone allowance is payable to telephone subscribers who are in Australia and currently receive the:

- Disability support pension – you may get telephone allowance if you are under 21 with no dependent children.
- JobSeeker Payment – you may get telephone allowance if one of these apply. You are:
  - o over 60 and have received JobSeeker payment for 9 months with no break
  - o not employed full time because of a disability
  - o single and have a dependent child in your care
  - o the principal carer of a dependent child, and your partner is over 60 and have received JobSeeker payment or Farm Household Allowance for 9 months with no break.
- Youth Allowance (job seeker) – you may get telephone allowance if one of these apply. You are:
  - o not employed full time because of a disability
  - o single and have a dependent child in your care
  - o the principal carer of a dependent child, and your partner is over 60 and have received JobSeeker Payment or Farm Household Allowance for 9 months with no break.
- Parenting Payment Single – you may be eligible for telephone allowance if you are single and under Age Pension age.

- Parenting Payment partnered – you may be eligible for telephone allowance if one of these apply. You are:
  - over 60 and have received Parenting Payment for 9 months with no break.
  - not employed full time because of disability.
- Special Benefit – you may be eligible for telephone allowance if you get Special Benefit and are over 60 but under Age Pension age, and have received Special Benefit payments for 9 months with no break.

There are two rates of Telephone Allowance - a standard rate and a higher rate.

- The Telephone Allowance is payable to recipients of Disability Support Pension who are under 21 years of age without children, if they or their partner have a home internet connection.
- The standard rate applies to all other eligible recipients.

## **Further tips on paying phone & internet bills:**

### **1. Explain what you can afford and why**

When contacting your telco, make sure to explain what you can afford. Giving your telco a picture of your other expenses and income will help your provider create a suitable hardship arrangement.

### **2. Tell your provider when things change**

While you may have previously agreed on a financial hardship agreement, things might change and what was agreed upon then is not suitable now. When this happens, tell your telco immediately so adjustments can be made.

### **3. Be realistic about what you need**

When your capacity to pay changes, think about what parts of your service you really need. Be realistic about your needs and the effects of the costs on your future finances.

### **4. Ask if your provider has specific staff that deal with financial hardship**

Your provider may have specific staff trained to help consumers experiencing financial hardship. Ask your provider if you can be transferred to them or have the contact details for these staff.

### **5. Request your financial hardship agreement in writing**

To help you manage your financial obligations, and make sure you and your provider have the same understanding, ask for a written copy of what was agreed upon.

# Rental Assistance

## Options if you receive a Centrelink payment

### 1. Commonwealth Rent Assistance

Rent Assistance is a non-taxable income supplement payable to eligible people who rent in the private rental market or community housing. Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit Part A may be eligible for Rent Assistance.

If you already get a payment from Centrelink, they will check if you can get Rent Assistance when you tell them any of the following:

- you've changed your address
- your accommodation details have changed.

You do not need to submit a claim for Rent Assistance.

#### **Eligibility:**

You can get Rent Assistance if you pay rent and you receive:

- Age Pension, Carer Payment or Disability Support Pension
- ABSTUDY Living Allowance, Austudy or Youth Allowance
- Special Benefit
- Family Tax Benefit - Part A at more than the base rate
- Parenting Payment partnered and single
- JobSeeker Payment or Farm Household Allowance.

You must also pay 1 of the following:

- rent
- fees in a retirement village
- lodging
- board and lodging
- site or mooring fees if your main home is a caravan, relocatable home or a boat.

Special rules apply if you either:

- are a single sharer
- pay board and lodging

### Rates when paid with income support payments and ABSTUDY

If you're	Your fortnightly rent is more than	To get the maximum payment your fortnightly rent is at least	The maximum fortnightly payment is
single	\$146.00	\$396.94	\$188.20
single, sharer	\$146.00	\$313.29	\$125.47
couple, combined	\$236.60	\$472.87	\$177.20
one of a couple separated due to illness	\$146.00	\$396.94	\$188.20
one of a couple temporarily separated	\$146.00	\$382.27	\$177.20

### Rates when paid with Family Tax Benefit

If you're	Your fortnightly rent is more than	To get the maximum payment your fortnightly rent is at least	The maximum fortnightly payment is
single, with 1 or 2 children	\$191.80	\$486.74	\$221.20
single, with 3 or more children	\$191.80	\$525.00	\$249.90
a couple, with 1 or 2 children	\$283.50	\$578.44	\$221.20
a couple, with 3 or more children	\$283.50	\$616.70	\$249.90
one of a couple separated due to illness or temporarily separated, with 1 or 2 children	\$191.80	\$486.74	\$221.20
one of a couple separated due to illness or temporarily separated, with 3 or more children	\$191.80	\$525.00	\$249.90

*New Rent Assistance rates are increased on 20 March and 20 September each year. This is in line with the Consumer Price Index.*



## 2. Use Centrepay

You may be able to have your rent payments taken directly from your Centrelink payment through Centrepay. In order to do so, your real estate agent needs to be registered with Centrepay.

Centrepay is a free and voluntary service to pay bills and expenses as regular deductions from your Centrelink payments. You can start, change or stop using Centrepay whenever you like.

You just need to tell them:

- Who you want to pay
- How much you want to pay them
- Which Centrelink payment you want the money to come from.

You can't set up a Centrepay deduction from these payments:

- ABSTUDY, excluding Basic Living Allowance
- Advance payments, excluding Family Tax Benefit advances
- Bereavement payment
- Child Care Subsidy
- Dad and Partner Pay
- Farm Household Allowance
- Parental Leave Pay paid by employers for Paid Parental Leave
- Status Resolution Support Services Payment.

### 3. Centrelink Advanced Payments

You may be able to get part of your income support payment or Family Tax Benefit (Part A) early. This is an advance payment and you must pay it back later out of your payments from Centrelink.

If you use a Centrelink advance payment to pay your overdue rent, you need to be able to afford both your current rent and the additional fortnightly repayments on the Centrelink advance. This means managing on a reduced income until the advanced amount is repaid.

To find out how this may apply to your type of payment click here: [www.servicesaustralia.gov.au/advance-payment](http://www.servicesaustralia.gov.au/advance-payment)

## Other Options

### 1. Contact your landlord or rental agent

If you're about to go into arrears, or are already in arrears, tell your landlord or rental agent and let them know you want to negotiate a repayment plan.

When you talk to them, explain your circumstances and ask for them to take your hardship into consideration. Also explain how you will be able to pay the ongoing rent and also catch up on any missed rent payments.

Keep in regular contact with your landlord or rental agent so they know what is happening.

**TIP:** ensure all your contact and negotiations with your landlord or rental agent are documented in writing so you have a record of what happened.

Make sure your agreement clearly shows how much the rent will reduce by, the dates the reduction will start/end, and whether it is a waiver or deferral.

Know the difference between a deferral and a waiver:

- Waiver: where the landlord reduces the rent and you don't need to pay it back.
- Deferral: you still owe the rent and will need to pay it back later.

## **2. Contact your local tenancy advice service**

If you have not come to an agreement with your landlord or rental agent, or you have been issued a notice to vacate, call the **Tenants Union of NSW**.

The Tenants Union of NSW provides high quality legal advice, assistance, and information to tenants, land lease community residents, Tenant Advocates, and community workers.

They will be able to give you advice about what to do in your circumstances. They will also be able to give you tips as to how to negotiate with your landlord or rental agent and what to do if you cannot come to an agreement.

Visit their website here: [www.tenants.org.au/](http://www.tenants.org.au/) or phone: 1800 251 101

## **3. Speak to a financial counsellor**

If you need advice and further help to assist with your financial hardship, you can speak to a financial counsellor. They can provide free, confidential, and independent advice and assistance.

To contact a financial counsellor, call the **National Debt Helpline on 1800 007 007** (open weekdays from 9:30am to 4:30pm), or make an appointment to see a financial counsellor. A list of financial counsellors can be found on page 43.

# Home Loan Repayments

**If you're struggling with your home loan, the earlier you get help, the more options you will have.** If you stop making repayments on the home loan, the lender can take legal action against you to repossess your home to repay the loan.

## **Contact your lender**

The sooner you talk to your bank or lender, the better. You may be able change the terms of your loan, or temporarily pause or reduce your repayments. This is called a hardship variation.

Your lender may offer the following options:

- Extending the length of the loan so that your repayments are lower
- Converting the loan to interest only payments for a period of time
- Reducing your repayments to the minimum monthly repayment amount
- Accessing money you may have available in any redraw of your loan
- Consolidating debts for example: personal loan, credit card and home loan debts into one loan, so that your total repayments are lower
- A combination of these and other measures.

The contact details of banks' hardship department can be found on page 44. The National Debt Helpline has created a letter template to request a hardship variation for your home loan. This can be found on page 45.

## **Applying for a hardship variation:**

1. Contact your lender's 'hardship officer'.
2. Give the details of your loan (account name and number, and the amount you pay each fortnight or month).
3. Say that you want to change your loan repayments because you are experiencing hardship.
4. Explain why you are having difficulties making payments. Tell them how long you think your financial problems will continue and how much you can afford to repay.

Your lender must write to you within 21 days to let you know the outcome of your hardship request. If they ask you for more information, they must respond within 21 days from when you provide it.

Make sure the financial hardship agreement is feasible for your circumstances. Do not agree to something you cannot commit to.

Make sure the agreement is:

- **Affordable** - do not agree to a repayment amount that you cannot afford.
- **For an appropriate term** - do not agree to a short-term arrangement if you know you need several months.
- **Complete and covers what happens at the end of the term** - if you know you won't be able to afford higher than normal repayments when you get through your temporary difficulties, ask for any arrears to be added to the loan and for the term of the loan to be extended.

If your financial hardship is not temporary and you will not be able to repay the loan, you can ask to negotiate time to sell your home. The other option is to surrender your home to the lender.

## **What happens if your lender refuses your hardship agreement?**

If your lender refuses your hardship agreement, they must give you a reason. If you're not happy with this, contact the lender's internal dispute resolution team.

You can lodge a complaint with the **Australian Financial Complaints Authority (AFCA)**. This is a free and independent dispute resolution service. Head to: [www.afca.org.au](http://www.afca.org.au) or call **1800 931 678**.

## **What happens if you fall behind on your repayments?**

### **1. 30-Day Default Notice**

Your lender can send you a default notice if you fall behind with your repayments. Once receiving the notice, you have 30 days to make the payments you have missed and continue to make your usual repayments. At this stage you can still contact them to arrange a hardship agreement.

## 2. After the 30-Day notice

Your lender can serve you with a Statement of Claim or a Summons to claim the whole amount of the loan and repossess your home. This is the start of legal action. You have 28 days to:

- file a defence if you have very good reasons to show you don't owe the money and have received legal advice from a lawyer.
- lodge a dispute with AFCA to negotiate a payment plan or ask for more time to sell or refinance your property.

## 3. Eviction & repossession

If you do nothing, the lender can get an order from the Supreme Court of NSW. You will receive a Notice to Vacate or a Sheriff's letter asking you to move out of the property within 30 days.

Your lender may also get a Warrant for Possession. A Sheriff may come to your home, evict you from the premises and change the locks.

However, you are not released from your financial obligations. Your lender may sell your home and pursue legal action to cover the outstanding balance.

### There are services to help you

- **Legal Aid NSW** has a Mortgage Hardship Service.
  - Legal Aid NSW can assist people who are at risk of losing their home because they can't pay their mortgage or because a guarantee is being forced against them.
- **The National Debt Helpline** can direct you to a financial counsellor for free, confidential, and independent advice and assistance. Call them on 1800 007 007.

# Support for Healthcare and Disability

There are a number of payments and support available to access Medicare and some health services at a low or no cost. There is also help for people with disability or if you're caring for someone.

Most financial support can be found online at Services Australia (<https://www.servicesaustralia.gov.au>)

This section outlines the following payments:

- Health Care Card
- Low Income Health Care Card
- Pharmaceutical Allowance
- Disability Support Pension
- Carer Payment
- Mobility Allowance

## Health Care Card

The Health Care Card is a concession card to get cheaper medicines under the Pharmaceutical Benefits Scheme and some discounts if you receive certain payments from Services Australia.

Benefits may include:

- bulk billing for doctor's appointments, as decided by your doctor
- more refunds for medical expenses through the Medicare Safety Net
- discounted mail redirection through Australia Post.

### **Eligibility:**

You can get a health care card for up to 1 year if you receive any of the following payments:

- ABSTUDY Living Allowance
- Austudy
- JobSeeker Payment
- Parenting Payment Partnered
- Special Benefit
- Youth Allowance

You do not need to apply for a Health Care Card. If you're eligible, Services Australia will send a card to you.

You can also get a card for up to one year if you get any of the following payments:

- Carer Allowance for a child younger than 16 - the card is for the child in your care only.
- Carer Payment for short term or irregular care less than 6 months.
- The maximum rate of Family Tax Benefit Part A.
- Mobility Allowance if you're not getting Disability Support Pension.

## Low Income Health Card

The Low Income Health Card is a concession card to get cheaper health care and some discounts if you're on a low income.

Benefits may include:

- cheaper medicine under the Pharmaceutical Benefits Scheme
- bulk billed doctor visits - this is up to your doctor
- a bigger refund for medical costs when you reach the Medicare Safety Net.

### Eligibility requirements:

- be under the income test limits
- meet residence rules

Your income must be below the amount in the table for your situation:

Status	Weekly Income	Income in an 8 week period
Single, no children	\$769.00	\$6,152.00
Couple combined, no children	\$1,315.00	\$10,520.00
Single, 1 dependent child	\$1,315.00	\$10,520.00
Couple combined, 1 child	\$1,349.00	\$10,792.00
For each extra child, add	\$34.00	\$272.00

For more information, go to: <https://www.servicesaustralia.gov.au/low-income-health-care-card>

### How to apply:

1. **Online:** <https://www.servicesaustralia.gov.au/how-to-claim-low-income-health-care-card>
2. **Via telephone:** Centrelink Youth and Students line **132 490**
3. **Visit a Services Australia Centre**



# Pharmaceutical Allowance

The Pharmaceutical Allowance is a regular extra payment to help with medicine costs if you receive certain payments from Services Australia.

Benefits may include:

- cheaper medicine under the Pharmaceutical Benefits Scheme
- bulk billed doctor visits - this is up to your doctor
- a bigger refund for medical costs when you reach the Medicare Safety Net.

## **You may be eligible if you receive any of the following payments:**

- Parenting Payment single if you're younger than Age Pension age
- Disability Support Pension if you're younger than 21 with no dependent children.

## **Or, you may be eligible if you:**

- Have a temporary illness or medical condition and receive any of the following payments:
  - ABSTUDY
  - JobSeeker Payment
  - Parenting Payment Partnered
  - Special Benefit
  - Youth Allowance
  - Farm Household Allowance.
  - JobSeeker Payment
  - Youth Allowance as a jobseeker.
- Are 60 or older and receive:
  - ABSTUDY
  - Austudy
  - JobSeeker Payment
  - Parenting Payment Partnered
  - Special Benefit.
- Are single and the main carer of a dependent child and receive:
  - JobSeeker Payment
  - Youth Allowance as a job seeker
  - Farm Household Allowance.

You do not need to apply for the Pharmaceutical Allowance. Services Australia will automatically assess if you are eligible.

## Disability Support Pension

The Disability Support Pension provides financial help if you have a physical, intellectual or psychiatric condition that is likely to persist for more than 2 years and stops you from working.

### **Eligibility requirements:**

You need to meet both:

- non-medical rules - <https://www.servicesaustralia.gov.au/non-medical-rules-for-disability-support-pension>
- medical rules - <https://www.servicesaustralia.gov.au/medical-rules-for-disability-support-pension>

**For more information, go to:** <https://www.servicesaustralia.gov.au/disability-support-pension>

### **How to apply:**

- 1. Online:** <https://www.servicesaustralia.gov.au/how-to-claim-disability-support-pension>
- 2. By form:** Complete the Disability Support Pension for a Terminal Illness form. A copy can be printed from: <https://www.servicesaustralia.gov.au/sa494>

## Carer Payment

The Carer Payment is a payment if you give constant care to someone with a disability, medical condition, or an adult who's frail aged.

This payment will help you if you provide constant care to someone for at least 6 months. Constant care means you provide care for a large amount of time daily. This roughly equates to a normal working day.

### **Eligibility requirements:**

- You are an Australian resident
- Providing constant care for someone who is an Australian resident with an illness or disability likely to last 6 months or more (unless they are terminally ill)
- The care is provided in the home of the person being cared for.
- Pass an income and asset test (if you don't receive a pension or benefit from Centrelink).

Care Receiver's Income and Assets Test	
Income Limit	\$135,640
Assets Limit	\$836,750

If the care receiver's assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes the income test and liquid asset test (\$6000 for a single person and \$10,000 for those who are partnered).

### Income test for carers

Income includes money from working and financial assets such as superannuation or dividends from shares.

- If you're single and your income is more than \$2,436.60 per fortnight before tax, you're not eligible for Carer Payment.
- If the combined income of you and your partner is more than \$3,725.60 per fortnight before tax, you're not eligible for Carer Payment.
- If the combined income of you and your partner who are living apart due to ill health is more than \$4,974.50 per fortnight before tax, you're not eligible for Carer Payment.

If you and your partner's combined income is less than this, we may pay you a reduced amount.

**For more information, go to: <https://www.servicesaustralia.gov.au/carers-payment>**

## Mobility Allowance

The Mobility Allowance is a payment to help with travel costs for work, study, or looking for work if you have a disability, illness or injury that means you can't use public transport.

### Eligibility requirements:

- are 16 years or older
- meet residency rules
- need help using public transport for at least 12 months because of disability
- have a medical report from your doctor stating you can't use public transport without substantial help
- need to travel from home for paid work, voluntary work, training, or to look for work.

**For more information, go to: <https://www.servicesaustralia.gov.au/mobility-allowance>**

# Support for Families

There are a number of payments and services available to families.

Most financial support can be found online at Services Australia (<https://www.servicesaustralia.gov.au>)

This section outlines the following payments:

- Child Care Subsidy
- Family Tax Benefit
- Parenting Payment
- Child Dental Benefits Schedule
- Child Disability Assistance Payment

## Child Care Subsidy

From 10 July 2023, the Child Care Subsidy increased. The maximum amount of CCS increased from 85% to 90% for families earning up to \$80,000.

Families earning over \$80,000 and under \$530,000 may get a subsidy starting from 90%. Depending on their income, the subsidy will go down by 1% for each \$5,000 of income they earn.

To get Child Care Subsidy (CCS) you must:

- care for a child 13 or younger who's not attending secondary school or a child 14 to 18 with a disability.
- use an approved child care service
- be responsible for paying the child care fees
- meet residency and immunisation requirements.

### How to apply:

- 1. Online:** <https://www.servicesaustralia.gov.au/how-to-claim-child-care-subsidy>
- 2. Via telephone:** Centrelink families line **136 150**

# Family Tax Benefit

The Family Tax Benefit is a two part payment that helps with the cost of raising children.

## **Eligibility requirements:**

- have a dependent child or full time secondary student aged 16 to 19 who isn't getting a pension, payment or benefit like Youth Allowance
- care for the child for at least 35% of the time
- meet an income test.

There are two parts to the FTB - Part A & Part B

- FTB Part A is paid per child
- FTB Part B is for a variety of circumstances

**For more information, go to: <https://www.servicesaustralia.gov.au/family-tax-benefit>**

## **How to apply:**

- 1. Online:** <https://www.servicesaustralia.gov.au/how-to-claim-family-tax-benefit>
- 2. Via telephone:** Centrelink families line 136 150

# Parenting Payment

Parenting Payment is the main income support payment while you're a child's main carer.

Eligibility requirements:

- be under the income and asset test limits
- meet principal carer rules for a child under 8 if you're single, or under 6 if you have a partner
- meet residence rules
- your partner is not currently getting Parenting Payment.

You cannot claim Parenting Payment before the birth of a child. Only one parent or guardian can be Paid Parenting Payment.

## **How to apply:**

- 1. Online:** <https://www.servicesaustralia.gov.au/how-to-claim-parenting-payment>
- 2. Via telephone:** Centrelink families line **136 150**

# Child Dental Benefits Schedule

The Child Dental Benefits Schedule covers part or the full cost of some basic dental services for children if you get certain payments from us.

## **Eligibility requirements:**

- 0 to 17 years old for at least one day that calendar year
- Eligible for Medicare
- Getting a payment from us at least once a year, or have a parent getting a payment from us at least once a year. Payments for child's parent, carer, or guardian:
  - Family Tax Benefit
  - Parenting Payment
  - Double Orphan Pension
  - ABSTUDY
- Payments for child:
  - Carer Payment
  - Disability Support Pension
  - Parenting Payment
  - Special Benefit
  - Youth Allowance

**For more information, go to: <https://www.servicesaustralia.gov.au/child-dental-benefits-schedule>**

## **How to apply:**

Each January, Services Australia check if your child is eligible for dental benefits and keep checking throughout the year. If they're eligible, Services Australia will send you a letter.

If your medicare online account is linked to myGov, you can check your child's eligibility online by signing into myGov, and selective 'History and Statements', then 'Child Dental Benefits Schedule.'

Alternatively, call the Medicare program line on **132 011**.

# **Child Disability Assistance Payment**

The Child Disability Assistance Payment is an automatic annual payment of up to \$1000 when looking after a child with a disability or medical condition.

## **Eligibility requirements:**

- To get this payment, you need to be getting Carer Allowance for a child younger than 16 for a period that includes 1 July.
- If you get Carer Allowance for a person between 16 and 18 years old who has a terminal illness you'll get this payment.
- You cannot get the Child Disability Assistance Payment if you only have a Carer Allowance Health Care Card.

You do not need to claim for the Child Disability Assistance Payment. If you're eligible, Services Australia will pay it straight into your bank account.

**For more information, go to: <https://www.servicesaustralia.gov.au/child-disability-assistance-payment>**

# Support for Seniors

There are a number of payments and services available to seniors & pensioners.

Most financial support can be found online at Services Australia (<https://www.servicesaustralia.gov.au>)

This section outlines the following payments:

- Age Pension
- Concession & Health Cards
- Utilities Allowance
- Pension Supplement

## Age Pension

The Age Pension is the main income support payment for people who have reached Age Pension age.

### **Eligibility requirements:**

- Age Pension age
  - 65 years and 6 months, if you were born between 1 July 1952 and 31 December 1953
  - 66 years, if you were born between 1 January 1954 and 30 June 1955
  - 66 years and 6 months, if you were born between 1 July 1955 and 31 December 1956
  - 67 years, if you were born on or after 1 January 1957.
- under the income and assets test limits
- an Australian resident, normally for at least 10 years.

### **How to apply:**

**1. Online:** <https://www.servicesaustralia.gov.au/how-to-claim-age-pension>

- Sign in to myGov
- Select Make a claim or view claim status then Make a claim
- Under 'Older Australians', select 'Get started' then follow the prompts to complete your claim

**2. Via telephone:** Centrelink older Australians line 132 300

**3. Via mail:** Print and complete the 'Claim for Age Pension and Pension Bonus form' and the 'Income and Assets form.'



# Concession & Healthcare Cards

## Pensioner Concession Card

You can get a Pensioner Concession Card to get cheaper health care, medicines, and some discounts if you get certain payments from Services Australia.

If you receive one of the following payments, you will automatically be sent a Pensioner Concession Card:

- Age Pension
- Carer Payment
- Parenting Payment - Single
- Disability Support Pension
- JobSeeker Payment or Youth Allowance and are single, caring for a dependent child and looking for work.

If you're over 60, you can get the Pensioner Concession Card if you have been getting any of the following payments for more than 9 months:

- JobSeeker Payment
- Parenting Payment partnered
- Special Benefit

The Pensioner Concession Card gives you benefits, including:

- Cheaper medicine under the Pharmaceutical Benefits Scheme
- Bulk billed doctor visits (dependent on your doctor if you're eligible for these)
- A bigger refund for medical costs when you reach the Medicare Safety Net
- Help with hearing services, such as the Hearing Services Program
- Discounts to redirect your mail through Australia Post.



## **NSW Seniors Card or NSW Senior Savers Card**

If you are a NSW permanent resident aged 60 or over, you can apply for either a NSW Seniors Card or Senior Savers Card.

Both cards are free and give you discounts and special offers at thousands of businesses across NSW including shops, restaurants and professional services. Many interstate businesses also provide discounts on request. You can find the discounts here: <https://www.nsw.gov.au/community-services/seniors-card/deals-discounts>

### **Eligibility requirements:**

- **Seniors Card:** Averaging 20 HOURS OR LESS of paid work a week across a 12-month period. This card entitles you to a Gold Opal card for NSW transport concessions and transport concessions Australia Wide - check the Seniors Card website in the state you're visiting for details.
- **Senior Savers Card:** Averaging MORE THAN 20 HOURS of paid work a week, across a 12-month period. This card is not eligible for the Gold Opal card.

### **How to apply:**

1. **Online:** <https://www.service.nsw.gov.au/transaction/apply-for-a-nsw-seniors-card-or-nsw-senior-savers-card>
2. **Via Phone:** Service NSW on **13 77 88**



## Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) is a concession card provided to self-funded retirees who have reached Aged Pension age but are not eligible for a pension payment due to their income or assets.

The CSHC provides access to the same Commonwealth medical and pharmaceutical concessions as the Pensioner Concession Card.

### Eligibility requirements:

- be Age Pension age or older
- meet residence rules
- not be getting an income support payment from Centrelink or the Department of Veterans' Affairs
- give us a Tax File Number or be exempt from doing so
- meet identity requirements
- meet the income test.

### To meet the income test, you must earn less than the following:

- \$95,400 a year if you're single
- \$152,640 a year for couples
- \$190,800 a year for couples separated by illness, respite care or prison.

### How to apply:

- 1. Online:** <https://www.servicesaustralia.gov.au/how-to-claim-commonwealth-seniors-health-card>
- 2. Via phone:** Centrelink older Australians line 132 300
- 3. Via mail:** Complete the Claim for a Commonwealth Seniors Health Card form. Print a copy from: <https://www.servicesaustralia.gov.au/sa296>.



## Utilities Allowance

The Utilities Allowance is a quarterly payment to help with household bills if you get certain payments from Services Australia.

Services Australia will assess you for Utilities Allowance when you claim the Disability Support Pension and are younger than 21, with no dependent children. **You do not need to apply for it.**

**For more information, go to: <https://www.servicesaustralia.gov.au/utilities-allowance>**

## Pension Supplement

The Pension Supplement is a regular extra payment to help with utility, phone, internet and medicine costs if you receive income support from Services Australia.

### **Eligibility options:**

**Option 1** - You can get the supplement if you receive one of the following payments:

- Age Pension
- JobSeeker Payment, for former Wife Pension customers moved to JobSeeker Payment
- Carer Payment
- Disability Support Pension, except if you're 20 or younger and have no children

**Option 2** - You can get the supplement if you're over Age Pension age and get one of the following payments:

- ABSTUDY
- Austudy
- Parenting Payment
- Special Benefit

**Option 3** - You can get the basic amount of supplement if you're under Age Pension age and get the Parenting Payment single.

If you can't get the Pension Supplement, you may be eligible for the Pharmaceutical Allowance, Telephone Allowance, Utilities Allowance.

# Toll Relief

## Toll Relief

Eligible motorists who spend more than \$402 a year on tolls in the 2023-24 financial year will receive a 40% rebate. You can claim once a quarter, up to \$802 for the financial year. Claims close 30 June 2025.

### **How to claim:**

To make a claim, you must link your Toll and MyServiceNSW Accounts to claim your rebate. To do this, go to: <https://www.service.nsw.gov.au/transaction/link-your-toll-and-myservicensw-accounts>

# No Interest Loans Scheme

The No Interest Loans Scheme (NILS) offers people on low incomes, safe and affordable access to credit.

The scheme provides up to \$2000 for essential goods and services including:

- household items such as furniture and whitegoods (stoves, fridges, washing machines)
- educational necessities such as computers and textbooks
- some medical and dental services
- car repairs and registration
- employment expenses like fees or a uniform
- technology, like a phone or laptop
- other items on request.

The scheme provides up to \$3000 for:

- bond and rent in advance for a new property
- rates
- costs associated with a natural disaster.

The loans are interest free, there are no fees, and repayments are arranged over 12 to 18 months.

## **Eligibility requirements:**

- have a health care card/pension card, or
- earn less than \$57,000 a year (after tax) for singles or \$75,000 a year for couples or people with dependents, or
- have experienced family or domestic violence in the last 10 years
- show that you're able to repay the loan in the allotted time period.

A list of NILS providers can be found on Page 46.

# General Advice

## Making a Plan

Creating a financial plan is important to effectively manage your money, prioritise essential needs, and navigate cost of living pressures. This can include making a budget, looking at ways to reduce your living costs, or talking to your suppliers or lenders for adjustments to payments.

### **Making a budget**

Creating a budget will help you track where your money is going. It is recommended that how ever often you get paid is the timeframe of your budget. For example, if you get paid fortnightly, create a fortnightly budget.

#### **1. Determine your income**

- Identify all the sources of income you have, such as your salary, freelance work, rental income, or any other regular income streams.
- Record **how much** income you have.
- Record **how often** you receive each source of income.

#### **2. Calculate your expenses**

There are three types of expenses that should be recorded:

- **Fixed expenses:** rent or mortgage payments, electricity, gas and phone bills, council rates, food and groceries, medical costs and insurance, transport costs, like car registration or public transport, family costs, like baby products, child care, school fees and sporting activities.
- **Debt expenses:** loan repayments, credit card payments, mortgage repayments.
- **Unexpected expenses:** car repairs and services, medical bills, extra school costs, pet costs.

### **3. Calculate your savings and set a spending limit**

- The money you have left after calculating your expenses is your saving and spending money.
- This spending money can be used on 'wants' such as, hobbies and eating out.
- Outline what you plan to spend the spending money on to ensure you stay within your limit.

### **4. Set your savings goal**

- Once you know how much money you have for 'wants', you can work out how much of it you'd like to save.
- Having some savings can create a safety net for unexpected expenses such as medical bills.

### **5. Adjust your budget**

- Your lifestyle and circumstances may change, so its important to update your budget to reflect this.
- For example, if your expenses start to increase you may need to reduce your discretionary spending, or change your savings goal. Or you might be able to save more if you get a pay rise or you pay off some debt.

### **6. Make budgeting easier**

- To help with your budgeting, consider having separate bank accounts. This could include:
  - a transaction account for bills and expenses
  - a transaction account for spending
  - a higher interest savings account
- You could also automate your budget by setting up a regular transfer to your savings account.



# Independent Advice

Seek advice from a financial counsellor, specialist community legal centre or legal aid office as soon as possible to discuss your options. These services can be free depending on your circumstances. Financial counsellors can help you decide what you can do including:

- Clarifying your legal position if you can't pay your mortgage or other debts.
- Identifying what debts you should pay first
- Preparing a budget to help you work out your current and future financial situation.
- Exploring ways to reduce your expenses and increase your income.
- Advising on the appropriateness of accessing some of your superannuation to avoid losing your home.
- Advising whether consolidating your debts would be beneficial—this can extend your commitment and increase your interest payment.
- Exploring ways to help you pay a little more off your loan when you can to give you a buffer in difficult periods.
- Helping you to avoid taking out extra debt like credit cards and loans and to pay cash whenever you can.

Contact details for financial counsellors can be found on page 42.

## The National Debt Helpline

National Debt Helpline is a not-for-profit service that helps people tackle their debt problems.

**Website: [www.ndh.org.au](http://www.ndh.org.au)**

**Phone: 1800 007 007, 9.30am to 4.30pm Monday to Friday.**

If you can't find the answer to your situation on their website, call 1800 007 007. One of their trained financial counsellors will assess your situation and provide you with free advice. If your matter is more complex, they can refer you to your closest face-to-face financial counselling service.

They'll also put you in touch with the right service you require, such as legal services, crisis food and accommodation services, and health services.

# Approved Non-Government EAPA Providers

Below is a list of EAPA providers located in and close to the Hunter electorate.

Some EAPA providers may provide in-person or telephone assessments. Please call the contact number listed first to see if you can attend in person or complete a telephone assessment.

You can also apply via Service NSW to be assessed by the NSW Government EAPA team.

**Please note:** each organisation will have different catchment areas. Please contact or research each organisation to determine if you are in their assessment area.

Organisation	Phone	Address	Suburb
Salvation Army Bonnells Bay	4973 1735	158 Station Street	Bonnells Bay
Muloobinba Aboriginal Corp	4969 5299	95 Mitchell Road	Cardiff
Salvation Army Cessnock	4991 2603	14 Hall Street	Cessnock
Samaritans Cessnock	4993 3400	124 Vincent Street	Cessnock
Barkuma Neighbourhood Centre	4937 1094	76 Lang Street	Kurri Kurri
Upper Hunter Community Services	6542 3555	Cnr Bridge & Market Streets	Muswellbrook
Singleton Neighbourhood Centre	6571 2499	21 Mary Street	Singleton
Singleton Heights Hub	6571 2499	105 Blaxland Ave	Singleton
Samaritans Toronto	4959 7857	8/163 Brighton Ave	Toronto

# Accredited PAS Agencies

The Water Payment Assistance Scheme (PAS) can help if you're experiencing financial hardship and are having difficulty paying your water bill.

You can contact one of the accredited PAS Agencies below to see if you are eligible for the scheme.

The listed PAS Agencies are located near and around the Hunter electorate.

## **Samaritans Emergency Relief**

Cessnock  
02 4993 3400

## **St Vincent de Paul Society**

Hunter  
02 4961 6882

## **Samaritans Emergency Relief**

Morisset  
02 4973 5151

## **St Vincent de Paul Society Family Assistance Hotline**

Hunter  
1800 606 724

## **Samaritans Emergency Relief**

Toronto  
02 4959 7857

## **Wesley Mission**

Hunter  
1300 827 638

## **Kurri Kurri Community Services**

Kurri Kurri  
02 4004 3100

## **The Salvation Army**

Hunter  
1300 371 288

## **Financial Counsellors Association**

Hunter  
1300 914 408

## **Sugarvalley Neighbourhood Centre**

West Wallsend  
02 4953 1667

## **Barkuma Neighbourhood Centre**

Kurri Kurri  
02 4937 1094

# Financial Counsellors

The easiest and quickest way to find a financial counsellor is to call the National Debt Helpline on 1800 007 007. Or, find below a list of local financial counsellors.

## **Lake Macquarie Financial Counselling**

- Woodrising Neighbourhood Centre
- 02 4959 4624
- financial@woodrisingnc.org.au
- Catchment area: Westlake Macquarie

## **Financial Counselling Hunter Valley Project - Boolaroo**

- 02 4933 8999
- admin@fchv.org.au
- Catchment area: Lake Macquarie Local Government Area

## **Community Management Advisory Project**

- Edgeworth Memorial Neighbourhood Centre
- 0432 672 624
- wellbeing@cmap.org.au
- Catchment area: Edgeworth, Northlakes and Lake Macquarie

## **Financial Counselling Hunter Valley Project - Cessnock**

- 02 4933 8999
- admin@fchv.org.au
- Catchment area: Cessnock Local Government Area

## **Samaritans Cessnock**

- 02 4993 3400
- financialcounselling@samaritans.org.au
- Catchment area: Cessnock Local Government Area

## **Financial Counselling Hunter Valley Project Inc - Singleton**

- Singleton Family Support
- 02 4933 8999
- margaret@fchv.org.au
- Catchment area: Singleton Local Government Area

## **Financial Counselling Hunter Valley Project Inc - Muswellbrook**

- Upper Hunter Community Centre
- 02 4933 8999
- margaret@fchv.org.au
- Catchment area: Muswellbrook Local Government Area

# Bank Hardship Department Contacts

## ANZ

- 1800 351 548
- Monday-Friday 9am-7pm
- Apply for hardship support online:  
<https://www.anz.com.au/support/financial-hardship/>

## Commonwealth Bank

- Short-term repayments: 13 30 95
- Long-term help: 1300 720 814
- [financialassist@cba.com.au](mailto:financialassist@cba.com.au)
  - o 8am to 9pm Monday to Friday
  - o 9am to 2pm Saturday

## Newcastle Permanent

- 02 4927 4374
- Monday-Friday 8am-6pm
- Saturday 9am-2pm
- Apply for hardship support online:  
<https://www.newcastlepermanent.com.au/tools-and-services/help-and-support/hardship>

## Greater Bank

- 1300 653 679
- Monday-Friday 8:45am-5pm
- Apply for hardship support online:  
<https://www.greater.com.au/hardship>

## National Australia Bank

- 1800 701 599
- Monday-Friday 8am-8pm; Saturday 9am-1pm
- Apply for hardship support online: <https://www.nab.com.au/help-support/financial-hardship/application-form>

## Suncorp

- 1800 225 223
- Monday-Friday, 8:30am-5pm
- Submit a financial assistance request: <https://www.suncorp.com.au/banking/help-support/financial-difficulty/request-assistance.html>

## St. George

- 1800 629 795
- Monday-Friday, 8:30am-7:30pm; Saturday 9:30am-6pm
- Apply for hardship support online:  
<https://www.stgeorge.com.au/contact-us/financial-hardship>

## Westpac

- 1800 067 497
- Monday-Friday, 8.30am-7.30pm; Saturday, 9.30am-6.00pm
- Apply for hardship support online:  
<https://www.westpac.com.au/about-westpac/sustainability/initiatives-for-you/customers-financial-hardship/>

# Template for hardship agreement on your home loan (National Debt Helpline)

Date

Name of lender

Address of lender

By email: email address of lender

Dear Hardship Manager,

**Subject: Request for a hardship repayment arrangement for my home loan**

**Account No. your account number**

## **Financial hardship notice**

I am experiencing financial difficulty because (reason for hardship)

I want to negotiate a repayment arrangement. I request that your hardship department consider my request and work with me to find a workable and affordable arrangement.

## **Change requested**

I can currently afford repayments of \$\_\_\_ per month/fortnight and I am making those payments.

I do not know when I will be able to make the usual repayments again because (reason). I request that this repayment arrangement is reviewed in 3 months.

OR

I know when I will be able to make the scheduled repayments. I can return to making payments by (details).

I also seek confirmation from you that:

- No default fees or interest will be charged while I continue making the repayments offered above.
- That at the end of this arrangement, I will return to making the normal scheduled repayments and any arrears will be added to the loan and the term of the loan extended.
- My credit report repayment history information will be marked as paid or "O" while I keep to my repayments

## **Agreement**

Please confirm that you have agreed to this arrangement in writing. If you want to negotiate the terms please call me. The agreement when finalised should be confirmed in writing by you.

I assume that you will not take any legal or enforcement action while you are considering my financial hardship notice.

## **Next steps**

I look forward to your response.

Yours faithfully,

Your full name

Your Address

Your Telephone Number

# No Interest Loan Providers

Good Shepard administers No Interest Loans (NILs) in partnership with non-for-profit organisations across Australia. Listed below are NILs providers around our community.

Alternatively, Good Shepard has an interactive map to find all NILs providers <https://goodshep.org.au/nils-provider-finder/>

## **Southlake Neighbourhood Centre**

- 02 4973 7000
- [info@southlakecommunityservice.org](mailto:info@southlakecommunityservice.org)
- Catchment area: Lake Macquarie

## **Woodrising Neighbourhood Centre**

- 02 4959 4624
- [admin@woodrisingnc.org.au](mailto:admin@woodrisingnc.org.au)
- Catchment Lake Macquarie

## **Edgeworth Neighbourhood Centre**

- 02 4958 2801
- [info@emnc.org.au](mailto:info@emnc.org.au)
- Catchment: Northern Lake Macquarie

## **Samaritans Information Neighbourhood Centre Cessnock**

- 02 4993 3400
- [sinreception@samaritans.org.au](mailto:sinreception@samaritans.org.au)
- Catchment: Cessnock Local Government Area

## **Kurri Kurri Community Centre**

- 02 4004 3100
- [info@kkcs.org.au](mailto:info@kkcs.org.au)
- Catchment area: Cessnock Local Government Area

## **Singleton Neighbourhood Centre**

- 02 6571 2499
- [support@singletonneighbourhoodcentre.org.au](mailto:support@singletonneighbourhoodcentre.org.au)
- Catchment area: Singleton Local Government Area

## **Upper Hunter Community Services**

- 02 6542 3555
- [admin@uhcs.org.au](mailto:admin@uhcs.org.au)
- Catchment area: Muswellbrook Local Government Area

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