

THE Australian Government and various government departments, agencies and other organisations have rolled out support packages and special payments to help people affected financially by measures to control COVID-19.

ac.care's financial counselling team has helped compile this handy list of the various options available if you are facing financial uncertainty and unsure which support package is best suited to your situation.

For the latest information on government support, visit treasury.gov.au/coronavirus and www.dss.gov.au/about-the-department/coronavirus-covid-19-information-and-support, or head to moneysmart.gov.au for general advice.

Our financial counselling team can also be contacted on 1300 ACCARE (1300 22 22 73) if you would like to arrange an appointment for advice specific to your situation.

Type of Financial Support	How it works
JobSeeker Payment	<p>JobSeeker Payment started on 20 March 2020, which will support anyone who is seeking employment. Please read more about recent changes to payments from 20 March 2020.</p> <p>Check who can get it or the JobSeeker Payment Guide to see if this is the right payment for your circumstances.</p> <p>You can use Payment and Services Finder to check what other payments or services you may get.</p> <p>Click the following link for any Centrelink related queries: https://www.servicesaustralia.gov.au/individuals/centrelink</p>
Income support payments	<p>Extra income support payments will be available for people affected by COVID-19:</p> <ul style="list-style-type: none"> • a temporary fortnightly \$550 coronavirus supplement from 27 April 2020 if you're getting an eligible payment • expanded eligibility for some payments to make them easier to claim • a crisis income support payment is available in some instances if you need to self-isolate and are in severe financial hardship
Household support payments	<p>There are two automatic \$750 Economic Support Payments. If you're living in Australia and receive an eligible payment, you will get two \$750 payments:</p> <ul style="list-style-type: none"> • between 12 March and 13 April 2020, and • from 13 July 2020 • Visit Services Australia for more information on payments and services if you're affected by COVID-19.

<p>Early access to super</p>	<p>From 20 April, some people can apply to access up to \$10,000 of super in 2019-20 and another \$10,000 in 2020-21. You can apply to access your super if you are:</p> <ul style="list-style-type: none"> • unemployed • eligible to receive a job seeker payment, youth allowance for jobseekers, parenting payment (which includes the single and partnered payments), special benefit or farm household allowance • made redundant or your working hours were reduced by 20 per cent or more since 1 January 2020 • a sole trader and your business was suspended or your turnover has reduced by 20 per cent or more since 1 January 2020 <p>If you meet these requirements, you won't pay tax on super you withdraw and it won't affect Centrelink or Veterans' Affairs payments.</p> <p>Your super is your retirement savings. Before you apply to access your super:</p> <ul style="list-style-type: none"> • check your current super balance with your fund • access financial assistance that's available from the Government • contact your lender to request a <u>hardship variation</u> to pause or reduce any loan repayments • consider how it will affect <u>insurance through your super</u> <p>See <u>early access to your super</u> on the Australian Taxation Office (ATO) website for more information.</p>
<p>Home Loan Support</p>	<p>If you're struggling with your home loan repayments, there is help available. The earlier you get help, the more options you'll have. If you receive a default notice, do not ignore it. Talk to your lender or get <u>free legal advice</u> immediately.</p> <p>Contact your lender</p> <p>All lenders have hardship teams ready to help customers in tough times. Talk to your lender to discuss your options. You may be able to change the terms of your loan, or temporarily pause or reduce your repayments. This is called a hardship variation.</p> <p>Some banks are offering six-month repayment deferrals on mortgages for customers impacted by coronavirus (COVID-19). Attached are summaries of COVID-19 responses from banks.</p>

<p>Apply for a hardship variation</p>	<ol style="list-style-type: none"> 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. <p>The Financial Rights Legal Centre sample letter generator can help you create a letter to send to your lender.</p> <p>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.</p> <p>If your lender agrees to a hardship variation</p> <ul style="list-style-type: none"> • Negotiate an amount that you can realistically afford to pay each fortnight or month. • Make a plan to get back on track. Look at your budget to see if there's anything you can cut back on or manage differently. • Talk to your utility providers' hardship teams about paying electricity, gas, phone or water bills in instalments. Or shop around to see if you can find a better deal. • If you can't meet the terms of the new payment plan, contact your bank to discuss the situation.
<p>Support with paying bills</p>	<p>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:</p> <ul style="list-style-type: none"> • an extension to pay • paying in instalments • Centrelink deductions (Centrepay) • applying for a utility concession <p>If you need a step-by-step guide on what to do, see the National Debt Helpline's get your bills under control. You can also apply for a utility concession by contacting the below agencies directly.</p> <p>South Australian Government (1800 307 758): SA government Concession entitlements</p>

Early Childhood Education and Care Relief Package (ECEC)	<p>The government has announced a new package to help early childhood education and care services keep their doors open and support parents to continue working. No fees can be charged to families for the period the government is providing payments from 6 April. Access will be prioritised for essential workers, vulnerable and disadvantaged children and previously enrolled children.</p>
Emergency Relief	<p>ac.care and many other charities and community organisations provide emergency relief services to help you with things like:</p> <ul style="list-style-type: none"> • food vouchers or food parcels • transport vouchers • clothing or furniture • part-payment of utility bills <p>For a full list of emergency relief services, see the Department of Social Services Grants Service Directory.</p>
Crisis payment	<p>You may be able to get a special payment if you are in a crisis situation such as:</p> <ul style="list-style-type: none"> • severe financial hardship • an extreme life change (for example, if you are leaving a violent relationship, are a refugee or are getting out of jail) • a natural disaster
Financial Counselling	<p>Financial counsellors offer free, independent and confidential help to people with money problems. They may also negotiate with creditors on your behalf.</p> <p>If you need help, contact a financial counsellor. Call 1800 007 007 or visit National Debt Helpline.</p> <p>Farmers and rural businesses Farmers and other rural businesses struggling due to drought or other hardship can talk to a rural financial counsellor.</p>
Emergency, crisis and legal support	<p>There are free services to help you with food, housing and bills. See urgent help with money. You can access to free legal advice and support if you need it.</p>
Emotional Support	<p>If you're going through a personal crisis, help is available. Contact one of these free and confidential 24 hour services.</p> <ul style="list-style-type: none"> • Crisis support - Lifeline - 13 11 14 • Depression or anxiety - Beyond Blue - 1300 22 46 36 • Sexual assault, domestic or family violence counselling - 1800RESPECT - 1800 727 732 • Alcohol or other drug use - 1300 368 186 • Gambling - National Gambling Helpline - 1800 858 858