

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 are unsure which support package is best suited to your situation.

For the latest information on government support, visit treasury.gov.au/coronavirus or head to <https://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
Pandemic leave disaster payment	<p>A lump sum Pandemic Leave Disaster Payment to help workers unable to earn income due to a COVID-19 lockdown, hotspot or period of restricted movement, who do not have access to leave entitlements or other support payments.</p> <ul style="list-style-type: none"> • \$375 for people who have lost between 8 and 20 hours per week, or a full day of usual work (which may be less than 8 hours) • \$600 for people who have lost 20+ hours per week. <p>You must be directed to self-isolate or quarantine by a health official. They need to give you these directions for any of the following reasons:</p> <ul style="list-style-type: none"> • you have Coronavirus (COVID-19) • you've been in close contact with a person who has COVID-19 • you care for a child, 16 years or under, who has COVID-19 • you care for a child, 16 years or under, who has been in close contact with a person who has COVID-19. <p>You must also meet all of the following:</p> <ul style="list-style-type: none"> • you are unable to go to work and earn an income • you are at least 17 years old and live in South Australia • you are an Australian resident or hold a visa that gives you the right to work in Australia • you have no appropriate leave entitlements, including pandemic sick leave, personal leave or leave to care for another person • your period of quarantine is after 10 September 2020 <p>For more information on how to apply, visit the Services Australia website.</p>

<p>COVID-19 disaster payment</p>	<p>Claims for the COVID-19 Disaster Payment for South Australians will open on 28 July 2021. More information will be available soon. Payment is \$1500 for each 14-day period a person is required to quarantine.</p> <p>You are eligible for the payment if you meet all of the following:</p> <ul style="list-style-type: none"> • you are not receiving the Pandemic Leave Disaster Payment, a state or territory pandemic payment or a state small business payment for the same period • you are an Australian resident or hold a visa that gives you the right to work in Australia • you are 17 years or older • you are not getting an income support payment, ABSTUDY Living Allowance, Dad and Partner Pay or Parental Leave Pay • you have lost income and don't have any appropriate paid leave entitlements • the liquid assets rule for your event. <p>For more information on how to apply, visit the Services Australia website.</p>
<p>Individual and household support</p>	<p>The Australian Government is providing financial assistance to Australians to support them through COVID-19. This assistance includes income support payments, payments to support households and temporary early releases of superannuation.</p> <ul style="list-style-type: none"> • Services Australia (Centrelink) - Payments and services during coronavirus • Australian Government Treasury - Supporting individuals and households
<p>SA COVID-19 Cluster Isolation Payment</p>	<p>The SA COVID-19 Cluster Isolation Payment is a single payment of \$300 available for eligible people who are part of a designated COVID-19 cluster and need to self-isolate while awaiting a COVID-19 test result.</p> <p>To be eligible, you (or someone you care for) must meet all the following criteria. You must:</p> <ul style="list-style-type: none"> • have visited one of the declared exposure sites between the indicated time periods of the COVID-19 SA cluster from 17 July onwards – please see the SA Health website for a list of all exposure sites • have undertaken a COVID-19 test • have been required to self-isolate pending the test result • have been scheduled to work during the period of self-isolation • have no access to paid leave or other income support • be an Australian citizen or permanent resident or a holder of necessary visa and work permits (temporary visa holders and international students) • be aged 17 years or over. <p>To check your eligibility and to apply, complete the Online application form. If you need assistance, call 8226 2500.</p>
<p>JobSeeker Payment</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 be eligible for.</p> <p>Click the following link for any Centrelink related queries: https://www.servicesaustralia.gov.au/individuals/centrelink</p>

<p>Home Loan Support</p>	<p>If you are struggling with your home loan repayments, there is help available. The earlier you seek help, the more options you will have. If you receive a default notice, do not ignore it. Talk to your lender or get free legal advice 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).</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, along with 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 provider's 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>

Emergency Relief	<p>Like ac.care, there are many charities and community organisations who 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> <p>Please note that Foodbank hubs located in Murray Bridge, Mount Gambier and the Mobile Foodbank Hub are still operational during the Covid-19 period.</p> <p><i>Customer Pays Vouchers</i> are available (which can be provided through ac.care offices) for an individual to attend the hub and to receive free fruit, vegetables and bread and use their funds to purchase staple foods.</p>
Crisis payment	<p>You may be able to receive 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 being released from 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. If you need help, contact a financial counsellor.</p> <ul style="list-style-type: none"> • Call 1800 007 007 or visit National Debt Helpline. • Call 1800 615 677 for the Utility Literacy Hotline. <p>Business Support</p> <p>For COVID business support, check out the government assistance for business resource page.</p> <p>Farmers and rural businesses</p> <p>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 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 - 1800RESPECT - 1800 727 732 • Alcohol or other drug use - 1300 368 186 • Gambling - National Gambling Helpline - 1800 858 858

**Other
helpful
resources**

[DSS Coronavirus \(COVID-19\) information and support](#)

[Economic response to coronavirus: changes to bankruptcy law](#)