



# FINANCIAL SUPPORT OPTIONS

There are a range of support services that you, your family and support networks may be able to access online and in your local community to supplement the support you are receiving through your workers compensation claim\*. This fact-sheet can assist you to locate additional services which could help you in your recovery. Many of these services are free or low cost. The important thing is to find the right support that works for you.

IF YOU NEED IMMEDIATE CRISIS ASSISTANCE.

# DIAL 000

\* Please note that these supports or services are not provided or compensable under your workers compensation claim. These are additional and alternative options that you and your support network may be able to access in the community, online and through the government. Please contact the organisation directly to confirm any specific eligibility criteria, what services they offer and what their process is.

## Contact your service provider directly

If you are finding it hard to pay your bills, credit cards or repayments, you can talk directly with your provider and let them know you are experiencing a financial hardship.

Some companies can assess your situation and work out what help is available, for example some may offer an affordable payment plan, instalments or temporarily changes.

## Department of Human Services - Mortgage assistance

W: [servicesaustralia.gov.au/early-release-superannuation](http://servicesaustralia.gov.au/early-release-superannuation)

If you are eligible you can apply for the early release of your superannuation benefits for mortgage assistance.

Call or visit the website to find out more.

## Money Smart

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

The MoneySmart website is designed to help you make the most of your money.

It offers free, independent guidance so you can make the most of your money.

They also have a budget template and apps available to help you:

- Track your spending
- Create a simple budget

## Financial Counselling Australia (FCA)

W: [financialcounsellingaustralia.org.au](http://financialcounsellingaustralia.org.au)

Financial counsellors are qualified professionals who provide information, support and advocacy to people in financial difficulty. Working in community organisations, their services are free, independent and confidential.

## Financial Rights Legal Centre

T: 1800 007 007  
W: [financialrights.org.au](http://financialrights.org.au)

Financial Rights Legal Centre is a community legal centre specialising in financial services. They provide free telephone legal advice and financial counselling to NSW consumers on credit, debt and banking issues.

## Australian Government - Department of Human Services - Managing your money

W: [humanservices.gov.au/individuals/subjects/managing-your-money](http://humanservices.gov.au/individuals/subjects/managing-your-money)

Information about budgeting, borrowing and credit, and managing debt, to help manage your money.



## Westpac - Financial Hardship

T: 1800 067 497  
W: [westpac.com.au](http://westpac.com.au)

## ANZ - Financial Hardship

T: 1800 252 845  
W: [anz.com.au](http://anz.com.au)

## St George - Financial Difficulty

T: 1800 629 795  
W: [stgeorge.com.au](http://stgeorge.com.au)

## ING - Financial Hardship

T: 1300 349 166  
W: [ingdirect.com.au](http://ingdirect.com.au)

## Superannuation/Income Protection

You can also refer your workers to their superannuation or life insurance provider to review for entitlement to temporary or total disability income protection support. Providers will assist with tailored financial support depending on policy, outlining the criteria and application process.

## Human Services - Child Care Assistance

W: [servicesaustralia.gov.au/child-care-subsidy](https://servicesaustralia.gov.au/child-care-subsidy)

W: [servicesaustralia.gov.au/additional-child-care-subsidy](https://servicesaustralia.gov.au/additional-child-care-subsidy)

You may be eligible for a child care benefit or a Jobs, Education and Training Child Care Fee Assistance which can help eligible parents with the cost of approved child care.

