

In tough times, every little bit helps.

The increasing cost of living means many Australians are struggling to make ends meet. Saving a few dollars today, and be better prepared for tomorrow.



Housing



I can't afford my rent

Chat with your landlord or rental agent and see if they can help, and speak to a financial counsellor as soon as possible. You may be eligible for rent assistance from Services Australia – servicesaustralia.gov.au/rentassistance or visit ndh.org.au/debt-problems/rent to find your nearest free tenancy advocacy service.

I can't afford my mortgage repayments

Chat with your bank and see if they can help with a payment plan to buy some time. Speak to a financial counsellor or get free advice and counselling at moneysmart.gov.au

I can't afford any housing at all

If you're homeless or about to be, visit servicesaustralia.gov.au/homelessness to help point you in the direction of support in your area. If you need immediate housing support in your area visit homelessnessaustralia.org.au/homelessness-services which links to government and not-for-profit services across the country that can help.

Debt



If you have personal loans or credit card debt you can't cover, it's important to tell your lender that you're experiencing financial hardship. Learn more about managing debt at moneysmart.gov.au/managing-debt

I need help with debt

The National Debt Helpline is a not-for-profit service that helps Australians tackle their debt problems. They're not a lender and they don't 'sell' anything or make money from you; their independent financial counsellors offer a free and confidential service. Call 1800 007 007 or visit ndh.org.au



Childcare



I can't afford childcare

You may be eligible for a government subsidy to help cover costs, visit servicesaustralia.gov.au/child-care-subsidy. Your state may also have a scheme for ad-hoc or occasional assistance. Alternatively, some local libraries, community and/or religious organisations offer childcare assistance.

Bills and utilities



I can't afford my energy bill

You might be eligible for government rebates, concessions or one-off assistance payments depending on your state, visit energy.gov.au/rebates

I can't afford my water bill

Each state has different help available, search your water provider online followed by "help with my bill".

I can't afford my phone or internet bill

Visit acma.gov.au/help-if-you-cant-pay-your-phone-or-internet-bill

Food



I can't afford to buy groceries

Visit <https://www.dss.gov.au/emergency-support/food-relief> to find food relief programs in your local area.

Getting around



I can't afford petrol

Check for the cheapest petrol in your area with one of the many fuel price apps available, you can use most of them for free and most states are covered. You could also try carpooling or rideshare apps to help reduce your costs.

Accessing your super earlier

I'm interested in early access to my super

You can access your super early in very limited circumstances, visit ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/withdrawing-and-using-your-super/early-access-to-super/when-you-can-access-your-super-early to learn more. If you're worried about how your financial hardship may impact your retirement, talk to your super fund. If you're a Rest member, you can access simple super advice at no extra cost.* Visit rest.com.au/super/understanding-super/accessing-your-super/early-release-of-super



Financial hardship can have a real impact on our mental health. If you or your family need someone to talk to, help is available.

→ Lifeline

Call 13 11 14 or visit lifeline.org.au/get-help for 24/7 crisis support.

→ Kids Helpline

Call 1800 551 800 for 24/7 support for people under 25.

→ Employee Assistance Programs

Many employers offer free EAP counselling services, check with your manager or HR contact.

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