

# Coronavirus & Financial Hardship



## Simple, practical tips on seeking assistance if you are facing financial hardship because of the coronavirus (COVID-19) pandemic

If you're facing unemployment and experiencing financial hardship, you may need to access Government services such as Centrelink for the first time. We know that navigating these systems can be overwhelming and frustrating, which is why we've compiled these useful tips to guide you in this process.

### Seek assistance from Centrelink and other Government programs

#### What assistance is available?

The Australian Government is providing financial assistance for people impacted by the coronavirus crisis. For those eligible for this support, two forms of payments have been made available – two, single \$750 stimulus payments; and a temporary coronavirus supplement payment of \$550 per fortnight, beginning 27 April.

For individuals and families already receiving Centrelink payments, you will automatically receive the supplement if you are deemed eligible. You do not have to contact Centrelink.

For more information about your eligibility for payments, visit:

[www.servicesaustralia.gov.au/covid19](http://www.servicesaustralia.gov.au/covid19)

You can find additional resources and fact sheets for employers, employees and families at:

[treasury.gov.au/coronavirus/resources](http://treasury.gov.au/coronavirus/resources)

#### Steps for making a JobSeeker claim

Follow the latest advice from Services Australia on their website and social media pages about accessing income support. Here are the steps to make a claim for JobSeeker payments for those who have lost employment due to the coronavirus, and who are dealing with Centrelink for the first time.

1. Visit the [MyGov](https://my.gov.au) website and create your MyGov account ([Click here for tutorial](#))
2. Log into your MyGov account, select **Government Support for Coronavirus**
3. Under **Claim a Centrelink Payment**, select **I need a CRN**
4. Confirm your identity by entering details from 2 identity documents from the approved list.
5. You will be provided with a Customer Reference Number (CRN) and Centrelink will be linked to your MyGov account once your identity is confirmed. Keep your CRN somewhere safe and readily accessible.
6. To begin your claim, select **Payments and Claims > Claims > Make a claim**. Choose the category that best describes your circumstance and select **Get started**. Make sure you answer every question and submit the requested documentation. You will receive a receipt advising that your claim has been submitted once complete.

7. Centrelink will inform you when your claim has been approved. This information may come through your MyGov inbox, Centrelink Online Services, Express plus Centrelink app or via the post.

**For a step by step guide, click [Video link: New to MyGov or Centrelink?](#)**

**Or, if you do not have facilities to make a claim online, you can contact Centrelink on 132 850.**

### Other services, concessions and discounts

Residents of NSW can also explore a range of services, concessions, and discounts, by visiting the Cost of Living Program on Service NSW website. You may be eligible for additional concessions due to receiving a Centrelink payment or changes in your current circumstances.

#### **Cost of Living Program**

137 788

[service.nsw.gov.au/campaign/cost-living](https://service.nsw.gov.au/campaign/cost-living)

### Managing your debt and dealing with creditors

If you are having difficulties managing your budget, feeling overwhelmed by debts, or are being harassed by creditors, it may be a good idea to reach out to a financial counsellor. A financial counsellor will help you with your budget and provide you with options in managing your debts.

To access free assistance from a financial counsellor, please call Anglicare on 1300 111 278 or the National Debt Helpline on 1800 007 007.

### Find out if you're eligible for food help or other financial assistance

The Australian Government has distributed funds to Charities, Welfare organisations and Community groups to assist people who have been impacted by the coronavirus with emergency food relief and other financial assistance. Eligibility criteria may apply.

#### **Anglicare Food and Financial Assistance**

8624 8600

[anglicare.org.au/what-we-offer/food-and-financial-assistance/](https://anglicare.org.au/what-we-offer/food-and-financial-assistance/)

[Other emergency relief providers](#)

### Are you having difficulty paying bills?

If you find yourself struggling to pay for your utility bills, try the following tips.

- Contact your energy or telecommunication provider to avoid further debt or disconnection and discuss your options such as an extension of time to pay, payment plan, or referral to their Hardship program.
- If you are not satisfied with the outcome of this discussion, contact the Energy and Water Ombudsman on: 1800 246 545.
- If you are in financial hardship and are unable to pay a bill, then utility bill assistance may be available to you through the Energy Accounts Payment Assistance (EAPA) scheme. Speak to an EAPA provider to find out if you are eligible for this assistance.

#### **Energy Accounts Payment Assistance**

[List of providers](#)

#### **Sydney Water Payment Assistance**

13 20 92

## How to keep your housing

Renters, when in financial hardship, it is important that you take steps to maintain your tenancy.

- Keep communicating with your real estate, landlord or social housing tenancy officer.
- Inform them of any financial impact of the coronavirus pandemic on your income or work.
- Negotiate how and when you will be able to pay your rent or any rental arrears you may have accrued. Remember to never agree to a payment arrangement you are not able to afford.
- If you are unable to repay your rental arrears due to financial hardship, you may be eligible for assistance from welfare organisations or Government services.

### **Anglicare Food and Financial Assistance**

8624 8600

[anglicare.org.au/what-we-offer/food-and-financial-assistance/](https://anglicare.org.au/what-we-offer/food-and-financial-assistance/)

### **Department of Communities and Justice (DCJ)**

[Local DCJ Housing office contact information](#)

### **Tenants Advice and Advocates Service**

Information and advice about [rights and tenancy law](#)

Homeowners, if you are experiencing mortgage stress or are unable to pay land rates due to the coronavirus pandemic, then take these steps.

- Communicate with your bank and local council.
- Inform them of the financial impact of the coronavirus pandemic on your income or work.
- Contact a financial counsellor if you need further advocacy on this matter.