

# Coronavirus & Living on a Low Income



## Simple, practical tips to help you survive on a low income during the coronavirus (COVID-19) pandemic

The coronavirus restrictions have brought many challenges for people in our community and, perhaps, even in your family. Many are having to work out how to keep up with bills and provide for their families on a low income for the first time.

When you are faced with significant financial challenges, it can be easy to feel overwhelmed about keeping on top of daily expenses. But there are steps you can take to manage your financial situation!

### Find out if you're eligible for financial relief

Ensure you are receiving all forms of government income support you might be eligible for. Visit [Centrelink](#) for further information. Or check Anglicare's handy [tip sheet](#) on finding financial help.

### Review your income and expenses

With reduced income, you may need to limit the amount you are spending to avoid going into debt during this period. It can help to make a list of your expenses and categorise them into needs and wants. This will help you identify things that you can temporarily remove from your budget. Click here to access a [Simple Money Manager](#) tool, available in multiple languages.

### Create your budget

Once you have reviewed your income and expenditure, it is a good idea to create a budget. A budget should include all your fixed expenses, such as rent or mortgage repayments, as well as your variable expenses such as electricity and food.

For more tips on how to create a budget, see the [MoneySmart](#) website. The [MoneySmart Budget Planner](#), also on this website, is an easy-to-use resource that will help get you started on creating your budget.

### The value of a financial counsellor

If you need further assistance in creating a budget, it is a good idea to reach out to a financial counsellor. A financial counsellor can also assist if you are feeling overwhelmed by debts or being harassed by creditors. You can find a financial counsellor in your local area by contacting the [National Debt Helpline](#) on 1800 007 007.

### Keep track of your spending

Keeping track of your spending will help keep your impulse purchasing or online shopping at bay. You can do this by keeping your receipts, using a paper diary or recording expenses in a mobile app.

Looking through your bank statement is also a good idea. This will help you identify any additional expenses that could be reduced or temporarily removed – think about things like ATM fees, subscriptions etc.

## Look for ways to reduce your cost of living

Residents of NSW can 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

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

With more people working from home, transport costs in your budget may be reduced but energy usage may increase. Look at ways you can reduce your energy consumption while you are at home such as washing your clothes in cold water, switching off your technology at the power point or reducing the use of your dryer. For more ideas on how to reduce your energy usage in your home and save you money, see [www.energy.gov.au](http://www.energy.gov.au).

You can also explore creative ways to increase your income at this time. This can include things like selling items you no longer need on sites like Gumtree or through services like Facebook Marketplace.

## If you find that you are now living week to week, here are some other ideas to help you balance your income and expenses:

### Explore 'bill smoothing' with your utility provider

This involves paying a smaller amount to your bills each week or fortnight when you get paid, rather than having to find a lumpsum of money each month or quarter when your bills arrive.

### Maximise discounts and concession on utility bills

NSW residents on a health care card or pension card are able to access low income rebates on Electricity and Gas bills. This will reduce your overall utility costs. These cards are issued by Centrelink and are part of the assessment when you sign up for JobSeeker payments.

### Be a savvy shopper

Start by determining a food budget for your family.

- Make a list of the food you already have in the pantry and fridge.
- Write a meal plan based on what you already have and recipes your family enjoys.
- Shop for grocery items that are on special or affordable. If available, buy meat that you can use for multiple meals such as mince or chicken.
- Add meat alternatives to your meals such as beans and legumes to make meals go further.
- Stick to your shopping list! Avoid overspending and be considerate of others when buying items.
- Aim to purchase non-perishable items (those items which have a long shelf life).
- [More tips on reducing your grocery costs](#)

### Set up regular payment deductions

If you are now a recipient of a Centrelink benefit, you are able to use Centrepay to manage your payments, like bills and rent. This means your expense will automatically come out of your payment before you receive it in your account. Alternatively, you can set up a direct debit or BPAY transaction for the date your money will arrive in your account, that way your essential expenses will always be accounted for! But be sure to check if you will be charged fees for these transactions.

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## Anglicare Assistance

Anglicare Food and Financial Assistance  
8624 8600

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

## Income Support

[Centrelink JobSeeker and Social Work Services](#)  
132 850

## Emergency Relief Providers

Department of Social Services  
[DSS Grants Service Directory](#)

## Help with Utility Bills

[Energy Accounts Payment Assistance](#)  
[EAPA Providers](#)

Sydney Water Payment Assistance  
13 20 92