



Support services for
those in financial
hardship

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Financial Hardship Support in Australia

National Resources

Government Services

- [Financial Counselling Australia](#) - Connects people to local accredited financial counsellors who provide free advice on debts, bankruptcy, and financial crisis.
- [National Debt Helpline \(1800 007 007\)](#) - Free, confidential financial counselling to help manage debts, negotiate with creditors, and create budget plans.
- [MoneySmart \(ASIC\)](#) - Budgeting tools, calculators, guides on dealing with debt.
- [Emergency Relief](#) - Short-term assistance through local community organisations for food parcels, vouchers, help with bills, and clothing.
- [Centrelink](#) - Income support payments & crisis payments for emergencies.
- [GIVIT](#) - Online platform matching specific needs (furniture, clothing, technology) with donors; items delivered directly to people in need.

Major charities

- [Salvation Army](#) - Emergency relief including food, clothing, furniture, bill assistance, financial counselling, and referrals to other services
- [St Vincent de Paul Society](#) - Financial assistance for bills, food vouchers, furniture, appliances, and budget counselling through local conferences
- [Red Cross](#) - Emergency assistance for disaster
- [Foodbank Australia](#) - Distributes food to over 3,000 charities.



State Specific Support Services

New South Wales

- [NSW Financial Counselling](#) - Network of free services across the state helping with debt management, bankruptcy advice, and advocacy with creditors.
- [No Interest Loan Scheme \(NILS\)](#) - Interest-free loans up to \$2,000 for essential items like fridges, washing machines, medical expenses (repaid over 12-18 months).
- [Energy & Water Ombudsman NSW](#) - Resolves disputes with utility providers, helps negotiate payment plans and access hardship programs.
- [Link2home](#) - 24/7 service connecting people experiencing or at risk of homelessness to accommodation, meals, and support services.

Victoria

- [Victorian Financial Counselling](#) - Free counselling services helping negotiate with creditors, understand rights, and manage overwhelming debt.
 - [Utility Relief Grant Scheme](#) - One-off grants to help pay utility bills for households in financial hardship (electricity, gas, water).
 - [Consumer Affairs Victoria](#) - Advice on tenancy issues, unfair contracts, and consumer rights; helps resolve disputes.
 - [Energy and Water Ombudsman Victoria](#) - Independent dispute resolution for billing problems, disconnections, and access to hardship programs
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State Specific Support Services

Queensland

- [Queensland Financial Counselling](#) - Free confidential service helping with debt problems, creditor negotiations, and preventing bankruptcy.
- [Emergency Relied Program](#) - Provides financial and/or material support to Queenslanders in financial crisis.
- [EWOQ \(Energy and Water Ombudsman\)](#) - Investigates complaints about utility providers, helps access concessions and payment arrangements.
- [Emergency Hardship Assistance](#) - The Emergency Hardship Assistance (EHA) grant helps people affected by a disaster.

South Australia

- [Financial Counselling SA](#) - Network providing free support for debt management, mortgage stress, and dealing with banks and creditors.
 - [Energy Concessions SA](#) - Rebates on electricity bills for eligible households (pensioners, low-income earners).
 - [Utilities Concessions](#) - Annual concessions on water, sewerage, and council rates for eligible cardholders.
 - [Energy and Water Ombudsman SA](#) - Free dispute resolution service for billing errors, disconnections, and payment difficulties.
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State Specific Support Services

Western Australia

- [Financial Counsellors Association of WA](#) - Free counselling helping navigate debt, negotiate with creditors, and understand legal options.
- [Hardship Utility Grant Scheme \(HUGS\)](#) - Grants to help pay overdue electricity and gas bills (up to \$600 per year).
- [Energy and Water Ombudsman WA](#) - Independent body resolving disputes with utility companies and ensuring fair treatment.
- [WA No Interest Loans](#) - Interest-free loans up to \$2,000 for essential goods and services, repaid over 12-18 months.

Tasmania

- [Financial Counselling Tasmania](#) - Free, independent advice on managing debt, bankruptcy options, and negotiating payment plans.
 - [Community Support Services](#) - Emergency relief through community organisations for food, accommodation, bills assistance.
 - [Energy Ombudsman Tasmania](#) - Investigates complaints about energy retailers and helps access concessions and payment plans.
 - [Annual Energy Concession](#) - Yearly rebate on electricity bills for eligible concession cardholders.
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State Specific Support Services

Australian Capital Territory

- Care Financial Counselling - Free service helping with debt problems, creditor harassment, and understanding financial options.
- ACT Housing assistance programs - Support with rent, bonds, temporary accommodation, and homelessness prevention.
- Utilities Concessions - Rebates on electricity and water bills for eligible pensioners and low-income households.
- Energy and Water Consumer Advocacy - Helps resolve disputes and access hardship programs with utility providers.

Northern Territory

- Territory Families - Emergency financial assistance for food, accommodation, essential items, and crisis intervention.
 - NT Financial Counselling - Free advice on managing debts, dealing with creditors, and financial crisis situations.
 - Energy Concessions - Subsidies on electricity bills for eligible households to reduce cost of living.
 - Power and Water Corporation hardship programs - Payment plans, bill extensions, and support for customers experiencing financial difficulty.
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