

Staying financially afloat during life's ups and downs

What payments are provided by Centrelink?

Services Australia has a full list of the payments provided by Centrelink. It is important to check the eligibility requirements of each payment before applying. For some visas, Centrelink can provide the date when the payments may start.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink>

What can I do if I have a problem with Centrelink?

You can make a direct complaint to Centrelink

You have the right to ask for a review of a decision made by Centrelink. You can do this if you don't agree with a decision about:

- your Centrelink payments or services
- a Medicare debt
- child support

You can make a direct complaint to Centrelink over the phone or online via their website or your myGov account. You can find instructions for submitting a complaint here:

<https://www.servicesaustralia.gov.au/individuals/contact-us/complaints-and-feedback>

To make a complaint, call 1800 132 468

You can contact Social Security Rights Victoria (SSRV)

SSRV is a community legal centre that provides free legal services in relation to Social Security and Centrelink matters to people across Victoria. You can contact them if you have a question about your rights in relation to Centrelink, including payment suspension/cancellation and/or debt recovery issues.

<https://www.ssrv.org.au/>

Legal Assistance Line – Call 03 9481 0355
Monday-Thursday, 9am-1pm and 2pm-5pm

You can contact a financial counsellor

You can also call a financial counsellor for free, independent and confidential assistance –
1800 007 007

Remember – you should always make your own choices, but services can assist with your options.

Tips:

- ✓ Keep records of your payslips and Centrelink payments
- ✓ Whenever you speak to Centrelink, ask for a reference number and keep this
- ✓ If you are asked to report your income, make sure to report the gross amount (before tax)

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How do I get help with insurance matters?

Contact your local community legal centre

Community legal centres (CLCs) provide free legal services to the public.

You can find a CLC near you at https://www.fclc.org.au/find_a_community_legal_centre

Australian Financial Complaints Authority (AFCA)

AFCA provide free and independent dispute resolution for financial complaints. They may be able to help you if you have a dispute with your insurance company.

<https://www.afca.org.au/>

Consumer Action Law Centre (CALC)

CALC is a CLC focused on consumer advocacy – you can contact them if you have a question about your rights as a consumer.

<https://consumeraction.org.au/>

DemandARefund

DemandARefund is a tool that can assist you if you have a problem with your insurance. They can help you complain, demand your money back, and tell insurers and warranty companies to stop selling 'add ons' you don't need.

www.demandarefund.com

Where can I go to find out more about my super fund?

YourSuper

YourSuper is a superannuation comparison tool that helps you to compare super funds and choose one that meets your needs. It also provides links to help you consolidate your super accounts.

<https://www.ato.gov.au/Calculators-and-tools/YourSuper-comparison-tool/>

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How can I plan for my future money needs?

Financial Information Service (FIS)

The Financial Information Service is a free service within Services Australia that can inform and educate you about financial matters. You can contact an FIS officer to help you plan your future financial needs.

They can help you to:

- make informed financial decisions
- understand the results of your decisions in the short and long term
- prepare for retirement, even while you're still working
- take control of your finances to increase lifestyle choices

<https://www.servicesaustralia.gov.au/individuals/services/financial-information-service>

Centrelink older Australians line – 132 300

Financial planners/advisors

A financial planner or advisor can also help you plan for your future money needs. Take care when choosing a financial planner/advisor to work with: a good financial planner/advisor works with you to understand your needs, set your financial goals, and create a plan to help you achieve them.

MoneySmart has a useful guide to choosing a financial planner/advisor – it includes a list of important questions to ask an advisor when you start working with them.

<https://moneysmart.gov.au/financial-advice/choosing-a-financial-adviser>

What can I do if I need help completing my tax return?

Tax Help program

The Tax Help program helps people earning \$60,000 or less lodge their tax return online. It is available between 1st July and 30th November each year. To find a Tax Help service near you, call 132 861 (select option 3, then option 2).

<https://www.ato.gov.au/Individuals/Your-tax-return/Help-and-support-to-lodge-your-tax-return/Tax-Help-program/>

I have a small business. Can someone help with my financial problems?

Small Business Debt Helpline (SBDH)

The Small Business Debt Helpline is a free service for small business owners in financial difficulty. They have a team of qualified financial counsellors who will listen to your problem and give you practical advice to help you get back on track.

<https://sbdh.org.au/>

Call 1800 413 828



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If you need help to deal with a financial problem, you can call the National Debt Helpline and talk to a financial counsellor:

1800 007 007

ndh.org.au

Financial counsellors are a free service where you can work through your questions and understand the choices you can make

Your conversation is private – no one will know what you talk about

Interpreters are available and everyone is welcome – there are no visa restrictions