URGENT MONEY MATTERS

For urgent money matters the following 3 steps are the same if you are having trouble paying electricity, gas, water or mobile, phone or internet bills, debt repayments including rent or mortgage, pay day loans or Buy Now Pay Later repayments.

WHAT TO DO IF YOU ARE HAVING TROUBLE PAYING BILLS OR DEBT REPAYMENTS



Key messages for people having trouble paying bills or debt repayments:
• Know how much you can afford to pay – work this out before you call or agree to any payment plan
• Contact the provider as soon as possible – let them know you are having trouble paying
• There are discounts and grants available to people on low income

Steps To Take

1. Work out how much you can afford to pay

(either as a lump sum or on a regular payment plan)If you are required to make a payment plan, it is important to know beforehand how much you can realistically afford. Find out about developing a money plan here.

2. Contact your provider to let them know you are having trouble paying

Tell the provider you can't pay at the moment. You can ask to speak to the hardship department who are trained to support you in the best way possible. You can call, email or check their website for self-service options. We have included some hints on what you can say here.

3. Request confirmation of any new payment arrangements in writing

Keep this for your own records, and as a reminder of your new arrangement.

4. If you think you have been treated unfairly you can make a complaint

Before making a complaint to the relevant authority, you must try to resolve the issue with your provider. If you are still unsatisfied, contact the relevant external dispute authority with details of your complaint.

What is your Complaint about?	External Dispute Resolution service	Contact
Energy & Water	ENERGY AND WATER OMBUDSMAN Victoria Listen Assist Resolve	1800 500 509 | 8:30 – 5:00 ewov.com.au
Phone & internet	Telecommunications Industry Ombudsman	1800 062 058 | 8:00 – 5:30 tio.com.au
Credit, finance, loans, insurance, banking, financial advice, supeernuation	afca Australian Financial Complaints Authority	1800 931 678 | 9:00 – 5:00 afca.org.au

5. Think about ways to improve your money situation in the future

Such as: do you need a credit card; are you on the best plan available; can you reduce your energy usage? See the Everyday Money Matters section for ideas and strategies

MAKING THE CALL TO A UTILITY HARDSHIP DEPARTMENT

The following information can be given to a client who is having trouble paying their bills or managing their repayments, or workers can use this a guide to assist their clients.

- If you are having trouble paying a utility bill, contact your provider and let them know so they can help you.
- There are a range of options they can offer you such payment plans or checking your concession details are up to date on your account. Check the utility provider's website for more information on the support they offer customers who are experiencing financial hardship.
- Use this guide to practice what you might say when you make the call.

What you can call your utility provider about	When you call:
1. **If you are having trouble paying your bill or there is any change in your circumstances**	• When your accounts details handy • Be honest about what you can pay • Make a note of who you speak with, time & date • "I am having difficulty paying my bill and I would like to talk to the hardship team" • "Things are tight at the moment and I'm unable to pay my bill on time"
2. **If you have a concession card, find out what options there are for you**	• "I have a Health Care Card, is that on my account?" • "I am on the Pension, is there a discount for me?" • "I've heard about a grant for people on a low income, can you find out if I'm eligible for that?"
3. **If you have specific medical equipment that impacts your electricity usage** (e.g. Life Support machine or you have a medical condition that prevents your body from regulating its own temperature)	• "My son is on a life support machine" • "I have to have the heater on all the time during winter for my health" (provide your specific circumstances).
4. **To find out about your usage and what you can afford to pay**	• "Is there anything you can tell me about my usage?" • "I need to pay for my rent, food and other essentials so I can pay $10 per week" • "I can't pay anything this month, but next month I will be able to make a lump sum payment of $120"
5. **To get your payment plan schedule in writing**	• "Can you please send me the dates and how much I need to pay by post? Does that cost me anything extra?"
6. **To make a complaint about an outcome you're unhappy with**	• "I'd like to make a complaint about xxx, can you please put me through to the right area?"

UTILITIES

- Follow steps 1-3 of above section
- If you have an eligible concession card, make sure it is connected to your account with your provider
- Ask your provider if you can get a grant to help pay your bill
- Not sure what to say when you call? Here's some hints
- See some quick tips for reducing energy usage here.

Local providers in G21 Region (if don't see your provider here, check your bill for contact details):

Click on logos for the provider's financial hardship information

Barwon Water

1300 656 007
Register for automatic concession

agl	131 245
EnergyAustralia LIGHT THE WAY	133 466
origin	13 24 61

- If you are not happy with how your provider treats you, or the outcome of your call, contact the Energy & Water Ombudsman **1800 500 509** 8:30 am – 5 pm, Monday to Friday.
- See some quick tips for reducing energy usage **here.**

PHONE, MOBILE & INTERNET

- If you are not happy with how your provider treats you, or the outcome of your call, contact the Telecommunications Industry Ombudsman: **1800 062 058** 8am – 5:30pm, Monday to Friday
- Check if you are on a plan that suits your needs – you may be being charged for features you don't use! Moneysmart has more information **here**
- Your provider can also help by looking at your past activity to see whether you are going over data or call limits

USEFUL RESOURCES

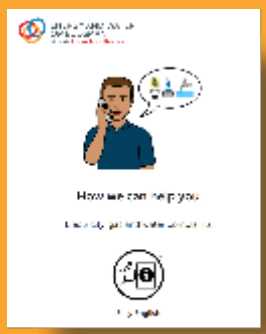
Video: Need help paying energy bills?
Australian Energy Council: financial support factsheet



Australian Energy Council: financial support factsheet



Energy & Water Ombudsman Victoria (EWOV): how we help brochure



Energy & Water Ombudsman Victoria EWOV: how we help Easy English



TIO: tips for consumers factsheet

DEBT REPAYMENTS

Credit Cards

- Follow steps 1-3
- If you are not happy with how your provider treats you, or the outcome of your call, contact the Australian Financial Complaints Authority (AFCA) **1800 931 678** 9am –

5pm, Monday to Friday
- Consider whether you need a credit card in the future. Moneysmart has more information on alternative options and tips for managing credit card payments and/or debt here

Buy Now Pay Later Services (BNPL)

BNPL offer you a loan to purchase goods and services and repay the loan in instalments. Current consumer credit laws do not apply to BNPL.

- Follow steps 1-3
- If you are not happy with how your BNPL service treats you, you can only make a complaint to AFCA if your provider has voluntarily joined AFCA. To see whether your provider is an AFCA member, use this tool
- If you are not sure if the service has been unfair, you can get free advice from the Consumer Action Law Centre on 1800 466 477 or from Money Smart.

Payday Loans

Payday loans are loans of up to $2,000, with up to 1 year to repay. They have high fees and can trap people into a cycle of debt.

- Follow steps 1-3
- If you have no income or cannot pay anything, you can ask for a debt waiver (a debt waiver means you no longer have to pay the debt)
- Payday lenders need to follow responsible lending laws, which means they need to ensure a borrower will not experience financial hardship as a result of repaying the loan. If you or your client won't know if responsible lending laws were followed, call the CALC Worker Advice Line: **(03) 9602 3326 10 am – 1 pm & 2 pm – 5 pm, Monday to Friday** (Wait times can be 5-10 minutes and are busier in the mornings).

NATIONAL DEBT HELPLINE
1800 007 007
ndh.org.au

If you need further help about any of the debts above, you can also chat online to a financial counsellor. Click on the chat box in bottom right hand corner of the screen.
They also have information about your rights when dealing with debt.

USEFUL RESOURCES

moneysmart.gov.au

Credit Card Calculator Work Out:

- How long to pay off your card by making minimum repayments
- How Much you'll save by making higher repayments

consumer action law centre

Consumer Action Law Centre includes:
- Factsheets
- Sample letters
- Financial hazards hotlist

RENT

- Follow steps 1-3
  - Rent is a priority bill, so keep paying what you can afford to pay
  - Inform your landlord or rental agent if you are about to fall behind with the rent, and request a new payment arrangement
  - Make your request in writing so you have evidence you have tried to resolve your payment difficulty
- If you receive Centrelink you may be eligible for Rent Assistance
- If you cannot come to an arrangement with your landlord or rental agent, you can seek support from:

MeLI	Homelessness Support Line: 1800 825 955 03 5226 8900	Public or Community housing
cultura.	1800 512 341 taapbarwon@diversitat.org.au	Private rental
The Salvation Army	03 5223 5461	Private Rental Assistance Program (PRAP)
Tenants Victoria	03 9411 1444 admin@tenantsvic.org.au	Advice about renter's rights, VCAT, eviction

- None of the services above provides housing; they can support you to maintain your tenancy where possible, understand your options, and can provide a referral to legal and financial support services as required.
- Renters do have certain **rights,** so it is important to get to know them.

MORTGAGE

- Follow steps 1-3 as outlined on page 12
  - Like rent, paying your home loan is a priority, so keep paying what you can afford to pay
  - Get in touch with your lender straight away, ask to speak to the hardship department
  - The contact details of banks' hardship departments are available on the Australian Banking Association's website under financial difficulty
- If you can't come to an agreement with your lender, you can make a dispute with AFCA.
- WestJustice's program **Mortgage Stress Victoria** helps Victorians in mortgage stress with legal, financial counselling and social work support to stay in their homes sustainably.

USEFUL RESOURCES



Dear Landlord helps private renters who are behind or about to be behind in their rent to
- Understand options
- Take action.

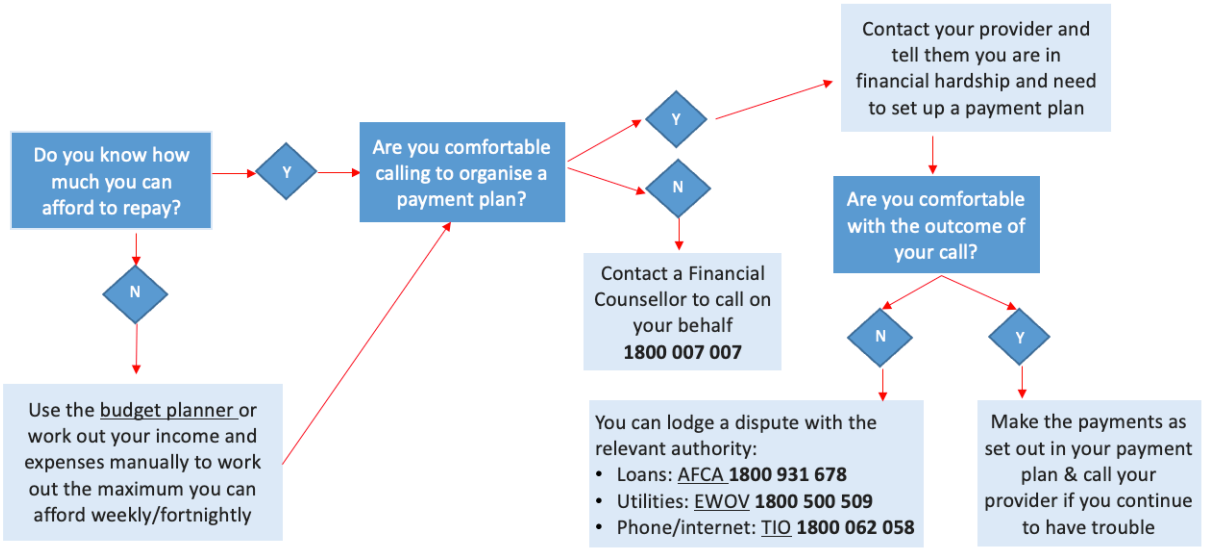
moneysmart.gov.au

Mortgage calculator Work out:
- Mortgage repayment amount
- Borrow amount
- How to repay sooner

moneysmart.gov.au

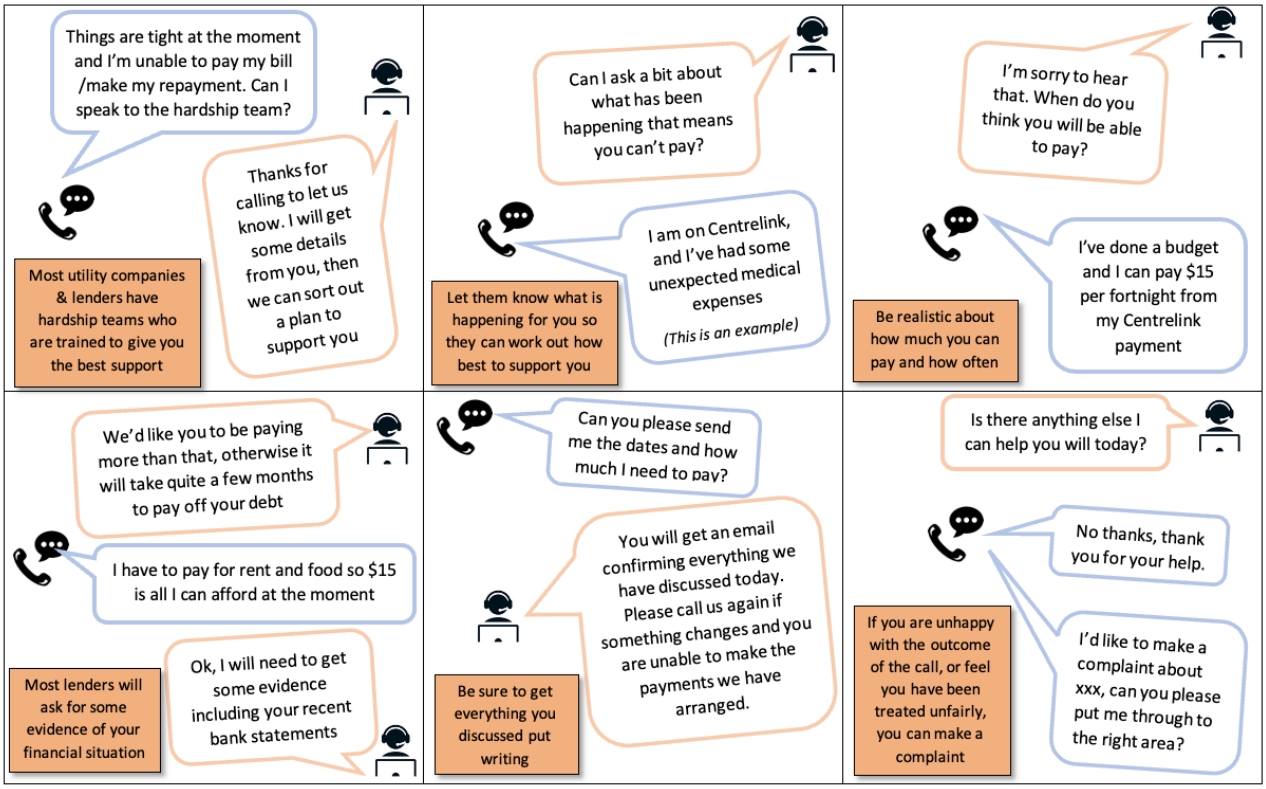
Find out about:
- Choosing or switching a home loan
- Getting ahead
- Using a mortgage broker

WHAT TO DO WHEN YOU ARE HAVING TROUBLE PAYING ANY OF ABOVE



- It can help to practice what you are going to say, or have the main points written down for when you call
- Make sure you have worked out how much you can afford to pay
- Try to call at a time when you don't have too many distractions
- **Tell your provider that you are in financial hardship and cannot pay your bill/make your repayment**
- **Let them know how much you can afford to pay**
- If you don't feel they are being reasonable, you can let them know you will call the Ombudsman
- They will ask you some details about you and your account to identify you, so make sure you have those handy
- They might ask you some details about your situation, and what has led you to be experiencing financial hardship. You can tell them as much as you are comfortable to tell; sometimes it helps to say more so they can offer you the best support
- They need to give you information about your options such as payment plan, break from paying, concessions or discounts
- They should confirm any payment plan arrangements with you in writing (email, text or letter)

WHAT TO SAY WHEN CALLING ABOUT TROUBLE PAYING ANY OF THE ABOVE


Things are tight at the moment and I'm unable to pay my bill /make my repayment. Can I speak to the hardship team?
Thanks for calling to let us know. I will get some details from you, then we can sort out a plan to support you
Most utility companies & lenders have hardship teams who are trained to give you the best support
Can I ask a bit about what has been happening that means you can't pay?
I am on Centrelink, and I've had some unexpected medical expenses
(This is an example)
Let them know what is happening for you so they can work out how best to support you
I'm sorry to hear that. When do you think you will be able to pay?
I've done a budget and I can pay $15 per fortnight from my Centrelink payment
Be realistic about how much you can pay and how often
We'd like you to be paying more than that, otherwise it will take quite a few months to pay off your debt
I have to pay for rent and food so $15 is all I can afford at the moment
Ok, I will need to get some evidence including your recent bank statements
Most lenders will ask for some evidence of your financial situation
Can you please send me the dates and how much I need to pay?
You will get an email confirming everything we have discussed today. Please call us again if something changes and you are unable to make the payments we have arranged.
Be sure to get everything you discussed put writing
Is there anything else I can help you will today?
No thanks, thank you for your help.
I'd like to make a complaint about xxx, can you please put me through to the right area?
If you are unhappy with the outcome of the call, or feel you have been treated unfairly, you can make a complaint