

A photograph of several hands of different skin tones cupping a single, glossy red heart, symbolizing care and support.

# FINANCIAL SUPPORT AVAILABLE

**At Hume, we recognise that managing money can be worrying. To assist our customers, we've put together some tips on budgeting and information on services that can assist.**

### **Budgeting**

Making a budget will help you gain control over your finances. The best way to get control of your money is to work out how much money is coming into the household weekly, then work out how much money is being spent weekly or fortnightly. By doing this, you can see what you need to do to make sure you don't spend more money than you have.

### **Financial Counselling**

Financial counselling is a free and confidential service offered by community organisations, legal centres, and some government agencies. Financial counsellors guide you through your options and can do the following:

- Suggest ways to improve your financial situation
- See if you're eligible for government support
- Talk to your creditors about repayment arrangements
- Help you apply for a hardship variation
- Explain the risks of bankruptcy and debt agreements
- Refer you to other services, such as a gambling hotline or legal aid

### **MoneyCare**

MoneyCare are offering support for financial concerns relating to accessing and understanding Jobseeker, Jobkeeper, and coronavirus payments for Hume customers. You can call MoneyCare on **(02) 4088 5820** for more information.

### **MoneySmart**

MoneySmart is a website from the Australian Government that provides information and tools to manage your financial decisions. Visit **[www.moneysmart.gov.au](http://www.moneysmart.gov.au)** for more information.

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We all experience financial difficulty at times due to our circumstances. Hume understands this and has found that in the past, customers have received support from local organisations. We have listed some of these organisations below. Please understand that these services will require the following documents:

- Centrelink income statement
- 4 weeks worth of payslips and bank statements
- Rent ledger
- Notice of Termination or other Notice from Hume
- A letter from Hume stating that the tenancy will be sustained if financial support is provided

### **Paying Your Bills Via Centrepay**

Centrepay is a free bill paying service. You can use Centrepay to arrange regular deductions from your Centrelink payment to pay for bills such as rent, water, gas, and telephone. You will need to contact your providers to see if they partake in the Centrepay program.

### **Local Financial Support Services**

- St Vincent de Paul: (02) 4961 6885
- Port Stephens Family and Neighbourhood Services: (02) 4987 1331
- The Salvation Army: (02) 4983 1425
- Raymond Terrace No Interest Loans: (02) 6542 3555
- Hunter Valley Project Inc: (02) 4933 8999
- Christians Against Poverty: 1300 227 000
- National Debt Helpline: 1800 007 007
- Hunter Homeless Connect Directory: [hunterhomelessconnect.org.au](http://hunterhomelessconnect.org.au)

### **Additional Support Services**

- Ambulance Service: 000
- Lifeline 24 Hour Support: 13 11 14
- Domestic Violence Assistance: 1800 737 732
- Link2Home Homelessness Service

