

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) 9633 5011 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 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: 13 18 12

Wesley Mission: (02) 9636 7400

• Parramatta Mission: (02) 9891 2277

Mission Australia Miller: (02) 8784 5400

· Mission Australia Campbelltown:

Mission Australia Case Management: 1800 384 331

Mission Australia Emergency Relief: 1800 669 064

Anglicare: 1300 111 278

National Debt Helpline: 1800 007 007

· ADRA Community Centre: 0490 141 268

Additional Support Services

Ambulance Service: 000

· Lifeline 24 Hour Support: 13 11 14

Domestic Violence Assistance: 1800 737 732

Link2Home Homelessness Service