

# In tough times, every little bit helps

The increasing cost of living means many Australians are struggling to make ends meet. Between paying rent, buying groceries, or even affording your trip to work, it's easy to feel overwhelmed by what to prioritise. Taking a few steps now may help you save a few dollars today, and be better prepared for tomorrow.

## Housing

### I can't afford my rent

Chat with your landlord or rental agent and see if they can help, and speak to a financial counsellor as soon as possible. You may be eligible for rent assistance from Services Australia - [servicesaustralia.gov.au/rent-assistance](https://servicesaustralia.gov.au/rent-assistance) or visit [ndh.org.au/debt-problems/rent](https://ndh.org.au/debt-problems/rent) to find your nearest free tenancy advocacy service.

### I can't afford my mortgage repayments

Chat with your bank and see if they can help with a payment plan to buy some time. Speak to a financial counsellor or get free advice and counselling at [moneysmart.gov.au](https://moneysmart.gov.au).

### I can't afford any housing at all

If you're homeless or about to be, visit [servicesaustralia.gov.au/homelessness](https://servicesaustralia.gov.au/homelessness) to help point you in the direction of support in your area. If you need immediate housing support in your area visit [homelessnessaustralia.org.au/homelessness-services](https://homelessnessaustralia.org.au/homelessness-services) which links to government and not-for-profit services across the country that can help.



## Debts

If you have personal loans or credit card debt you can't cover, it's important to tell your lender that you're experiencing financial hardship. Learn more about managing debt at [moneysmart.gov.au/managing-debt](https://moneysmart.gov.au/managing-debt).

### I need help with debt

The National Debt Helpline is a not-for-profit service that helps Australians tackle their debt problems. They're not a lender and they don't 'sell' anything or make money from you; their independent financial counsellors offer a free and confidential service. Call 1800 007 007 or visit [ndh.org.au](https://ndh.org.au).

## Food

### I can't afford to buy groceries

Visit [dss.gov.au/communities-and-vulnerable-people/programmes-services/financial-wellbeing-and-capability-overview-of-changes/food-relief](https://dss.gov.au/communities-and-vulnerable-people/programmes-services/financial-wellbeing-and-capability-overview-of-changes/food-relief) to find food relief programs in your local area.

## Bills and utilities



### I can't afford my energy bill

You might be eligible for government rebates, concessions or one-off assistance payments depending on your state, visit [energy.gov.au/rebates](https://www.energy.gov.au/rebates).

### I can't afford my water bill

Each state has different help available, search your water provider online followed by "help with my bill".

### I can't afford my phone or internet bill

Visit [acma.gov.au/help-if-you-cant-pay-your-phone-or-internet-bill](https://www.acma.gov.au/help-if-you-cant-pay-your-phone-or-internet-bill).

## Getting around

### I can't afford petrol

Check for the cheapest petrol in your area with one of the many fuel price apps available, you can use most of them for free and most states are covered. You could also try carpooling or rideshare apps to help reduce your costs.

## Childcare

### I can't afford childcare

You may be eligible for a government subsidy to help cover costs, visit [servicesaustralia.gov.au/child-care-subsidy](https://www.servicesaustralia.gov.au/child-care-subsidy). Your state may also have a scheme for ad-hoc or occasional assistance. Alternatively, some local libraries, community and/or religious organisations offer childcare assistance.



## Super

### I'm interested in early access to my super

You can access your super early in very limited circumstances, visit [ato.gov.au/individuals/super/withdrawing-and-using-your-super/early-access-to-super/](https://www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/early-access-to-super/) to learn more.



If you're worried about how your financial hardship may impact your retirement, talk to your super fund. If you're a Rest member, you can access simple super advice at no extra cost.\* Visit [rest.com.au/member/advice/restadvice-phone](https://www.rest.com.au/member/advice/restadvice-phone).

**Financial hardship can have a real impact on our mental health. If you or your family need someone to talk to, help is available.**



### Lifeline

Call 13 11 14 or visit [lifeline.org.au/get-help](https://www.lifeline.org.au/get-help) for 24/7 crisis support.

### Kids Helpline

Call 1800 551 800 for 24/7 support for people under 25.

### Employee Assistance Programs

Many employers offer free EAP counselling services, check with your manager or HR contact.

This information is general in nature only and is not intended to influence readers' decisions about investing or financial products.

\*Rest Advice is provided by Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145 (Link Advice). Rest Advisers are staff members of Rest and provide advice as authorised representatives of Link Advice. Rest Digital Advice is provided by Link Advice. Rest Advice may be accessed by members without incurring additional fees for simple phone-based advice. An advice fee may be payable for complex advice and you should read the Rest Advice Financial Services Guide, which you can obtain by calling us on 1300 300 778, before accessing these services.

Any advice is general and does not take account of your own objectives, financial situation or needs. Before acting on any advice, consider if it's appropriate for you. Before deciding whether to acquire a Rest product, consider the PDS and TMD at [rest.com.au/pds](https://www.rest.com.au/pds). Product issued by Retail Employees Superannuation Pty Ltd.