



Enhanced Income Management and support services

If you are on enhanced Income Management, support is available to you.

Help with managing money

If you need help with managing your money, free financial support is available to you.

Go to servicessaustralia.gov.au/managing-your-money for information to help you budget, deal with debt and manage your money.



Services Australia's Financial Information Service (FIS) is a free service that can inform and educate you about financial matters.

You can talk to a FIS Officer over the phone, by a video chat appointment or a personal appointment.

Find out more, go to servicessaustralia.gov.au/fis

Free financial counselling

These services are voluntary, free and confidential.

Financial counsellors are available in community and local government organisations to help you and your family with:

- budgeting
- understanding your money situation
- planning for the future.

Financial counsellors can also help to:

- negotiate with creditors if you are having difficulty maintaining your loan or credit card repayments
- advocate with government or non-government organisations
- explain options if you are not able to pay bills
- explain the debt recovery process if you are not sure what to do next
- develop a budgeting plan to suit your circumstances.

Financial counsellors can refer you to other services for assistance, if necessary.

To get help with financial counselling, managing your money, and other financial support:

- Department of Social Services support services directories are at dss.gov.au/supportservices
- the free National Debt Helpline opens from 9:30 am to 4:30 pm, Monday to Friday, call **1800 007 007** or go to ndh.org.au
- MoneySmart's financial counselling page moneysmart.gov.au/managing-debt/financial-counselling
- free legal advice service about money matters for Aboriginal and Torres Strait Islander peoples by calling the **Mob Strong Debt Helpline 1800 808 488** or go to financialrights.org.au/getting-help/mob-strong-debt-help

Contact information and support

Disability Gateway

Disability Gateway is a free service to help people with disability, their families and carers.

Go to disabilitygateway.gov.au or call **1800 643 787**, Monday to Friday, 8 am to 8 pm AEDT/AEST.

Help with food and bills

You can ask these places for help with food and bills:

- Salvation Army **137 258**
- St Vincent de Paul Society **131 812**
- your local community centre, church or community organisation.

Emotional support

You can get emotional support too with the following services.

Crisis support

For support either:

- call **Lifeline** on **131 114** at any time. You can use the Lifeline crisis support online chat at lifeline.org.au/crisis-chat at any time.
- call **13YARN (13 92 76)** at any time, for free confidential support for Aboriginal and Torres Strait Islander people.

Depression or anxiety

For support either:

- call **Beyond Blue** on **1300 224 636** at any time
- use the Beyond Blue web chat at beyondblue.org.au/support-service/chat from 3 pm to 12 am.

Domestic or family violence counselling

Call **1800RESPECT** on **1800 737 732** at any time.

Alcohol or other drug use

Call **Family Drug Support Australia** on **1300 368 186** at any time.

Gambling

Call the **National Gambling Helpline** on **1800 858 858** at any time.

More information and support

To find out more:



go to servicesaustralia.gov.au/smartcard



call the **SmartCard eIM hotline** on **1800 252 604**

Let us know if you need an interpreter and we will arrange one for free.

call the **Traditional Credit Union** on **1800 828 232** (NT only) if you have a TCU SmartCard



visit a Services Australia service centre.

For information to help you budget, deal with debt and manage your money, go to servicesaustralia.gov.au/managing-your-money

You can find support available through the Support Services Directory, go to dss.gov.au/supportservices

Calls to **1800** phone numbers from a fixed phone line or Telstra payphone are free. But there may be charges for calls from mobile phones depending on the provider and call length.