FINANCIAL ASSISTANCE DURING COVID-19

What Centrelink Payments am I eligible for?

Centrelink has made a number of changes to their payments in response to COVID-19, and you may be eligible for payments depending on your personal situation, even if you were not eligible before. If you already get Centrelink, you may be entitled to additional payments during COVID-19.

You can figure out what payments you are eligible for by using this guide.

A summary of the changes to Centrelink payments is available <u>here</u>.

When dealing with Centrelink, it is very important to be honest about your living and financial assistance, as dishonestly claiming payments that you are not entitled to can be a serious criminal offence.

What can I do if I disagree with a decision of Centrelink?

If Centrelink makes a decision that you disagree with, you have the right to have it reviewed by an Authorised Review Officer, who has the power to remake the decision and should provide you with detailed reasons for their decision. You can request a review by an Authorised Review Officer over the phone or in writing' Mohamed has lost his job as a taxi driver because of COVID-19, which means he will struggle to support himself and to continue to pay his rent.

He can apply for the JobSeeker payment with Centrelink to financially support himself.

He can also seek rent relief from his landlord with the help of consumer affairs, and may be eligible for rent relief payments from the government.

If you are seeking a review of a Centrelink debt, an Authorised Review Officer may have the power to increase the debt if they think it should be higher, and can refer you for criminal prosecution if they believe you have acted fraudulently.

If you disagree with the decision of the Authorised Review Officer, you can appeal this decision to the Administrative Appeals Tribunal. You should get legal advice before appealing your decision.

What if I am not eligible for Centrelink payments?

If you are an international student, you may be eligible for relief payments from the government (see here) or your education provider may be providing financial support (you should contact your education provider or student union to find out).

If you are a refugee or asylum seeker, you may be able to access food and other supports through a number of organisations, such as the Asylum Seeker Resource Centre (03 9326 6066).



NORTHERN COMMUNITY LEGAL CENTRE: MAY 2020

What other financial support is available?

If you are eligible for rent relief due to COVID-19, you may be eligible for **rent relief payments**. See our tenancy fact sheet <u>here</u> for information about seeking rent relief.

If your employer has been significantly impacted by COVID-19, you may be entitled to **JobKeeper payments**. Information on the JobKeeper payment is available here.

If you have a home loan and you can't afford the repayments, you may be able to seek deferred payments. You should speak to a financial advisor or financial counsellor about this.

You may also be entitled to access some of your superannuation. Information about this is available here. You should get advice from a financial advisor or financial counsellor before doing this.

There may be other financial support available to you, depending on your personal circumstances. **If you are under financial stress, you should speak to a financial counsellor** for help in managing your finances and to find out what other assistance you might be entitled to.

Further Information:

Services Australia:

<u>servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19</u>

National Debt Helpline:

ndh.org.au/debt-problems/covid19/

Free Financial Counselling Services:

National Debt Helpline:

1800 007 007

Uniting Lentara (Moreland and Hume City Councils): (03) 9351 3600

Nexus Primary Health (Mitchell Shire):

1300 77 33 52

Uniting Kildonan (North-Eastern regions):

1800 002 992

Free Legal Advice!

Northern Community Legal Centre:

(03) 9310 4376 admin@northernclc.org.au

Social Security Rights
Victoria

(Monday – Thursday, 9.30AM – 12.30PM): 0419 793 652

Victoria Legal Aid:

1300 792 387

Arabic: (03) 9269 0127

This document is not legal advice. This information is accurate as of 1st May 2020, however things are changing very quickly during this period, so you should seek legal advice before acting on the basis of this information.

