

# HARDSHIP RESOLUTION

A range of services and practical options exist to assist people with varying financial needs. This sheet aims to connect you to a range of options for resolving financial hardship. Visit [seniors.gov.au](http://seniors.gov.au) – [Your Finances](#) for additional information.

## SERVICES

### Financial Information Service

The [Financial Information Service](#) provides expert education and information to help you make informed decisions so you can maximise your standard of living. Although it is run by Centrelink, this service is available to everyone in the community.

### Financial Counselling

Financial counsellors recognise that many people are disadvantaged by social and economic inequalities. If you are experiencing financial problems, financial counsellors can help by providing you with practical information, advice, advocacy and referral to further support. More information on the role of financial counsellors is provided by [FIDO](#). To find a financial counsellor, contact:

[Financial & Consumer Rights Council](#) (ph) **1300 55 81 81**

[Department of Families, Housing, Community Services and Indigenous Affairs](#)

### Community Legal Centres (CLCs)

You can connect with a [community legal centre](#) for free information, assistance and advocacy.

## PRACTICAL OPTIONS

### Emergency Relief

Emergency relief is available from community organisations across Victoria. Emergency assistance may include food vouchers, prescription vouchers, petrol vouchers, part payment of utility accounts, material relief (food parcels and clothing) and sometime cash. Find your nearest emergency relief program at the [Victorian Concessions Unit](#) or search for 'Emergency Relief' in [Infoxchange's Service Seeker](#)

### [Centrelink's Advance Payment Scheme](#)

### [Bereavement Assistance](#)

[Household Relief Schemes](#) e.g. Utility Relief Grant Scheme

[Early access to super](#) in cases of severe financial hardship

[No Interest Loans Scheme](#) (Good Shepherd, Vic)

### [Reverse Mortgaging](#)

Find more information under:

[FIDO - Retirees](#)

[NICRI — Reverse Mortgages](#)

[seniors.gov.au](http://seniors.gov.au) — [Your Finances](#).

Also see Centrelink's [pension loans scheme](#)

[Dealing with debt and Bankruptcy](#) (FIDO)