

## COVID -19 Financial Counselling with D'Accord OAS

As the spread of COVID-19 affects our global economy, many people face unexpectedly losing their financial stability. **If you are feeling swamped and overwhelmed by issues surrounding your financial situation, please know that you don't have to face it alone.**

Often it is hard to know who to turn to. If you are struggling to decide where to start, please call us on **1300 130 130** to be connected with one of our financial counsellors.

For additional advice call the National Debt Helpline on **1800 007 007**. Open Monday-Friday, 9.30am-4.30pm.

### Stay informed

If your financial situation has been affected by Coronavirus, continue to stay informed with payments and support available through the Australian government.

Take some time out to explore potential resources:

- [Payments and support provided by the Australian government](#)
- [the \\$750 economic support payment](#)
- [JobKeeper](#) – your employer will notify you if they intend to claim the fortnightly payment of \$1,500 on your behalf.

### Crisis Payment

If you are in a crisis situation, you may be eligible to receive a [special payment](#). This can include severe financial hardship, a major life changes e.g. leaving an abusive relationship, or a natural disaster.

### Look at your spending behavior

If you are looking at having your income reduced, a good way to begin managing your funds is to look at exactly how much money you will have coming in each month. Consider your:

- Wage
- Government benefits or payments
- Income from investments

### Prioritise your spending

Once you have a good understanding of how much money is coming in. It is time to look at how much of this money you are spending. Use this information to determine what is a 'want' and what is essential to live – this will include accommodation costs and utilities.

Unfortunately, not everything we want to spend money on is essential for us to live. Look at where you can cut back to save money or where funds can be redirected to more important areas.

### Am I getting the most out of my money?

Once you understand exactly what you pay for groceries and utilities you can begin to consider whether you are getting the best deal for your money. Shop around for better pricing on everything from mobile plans, electricity, food, insurance...

- Look at memberships or subscription services you can cancel.
- Create a weekly meal plan and cook at home with the ingredients you have purchased.
- Eliminate services you pay for that you could do yourself.

### Financial Counselling

Financial counselling through D'Accord OAS is a free and confidential service. Our team of skilled and experienced financial counsellors are equipped to listen and support you through your situation.

**If you are feeling consumed by debt and financial concerns, please contact a financial counsellor to consider the best options available to you.**

**To arrange an appointment today  
please call us on**

**1300 130 130**

**E: [enquiries@daccordoas.com](mailto:enquiries@daccordoas.com)**

**W: [www.daccordoas.com](http://www.daccordoas.com)**