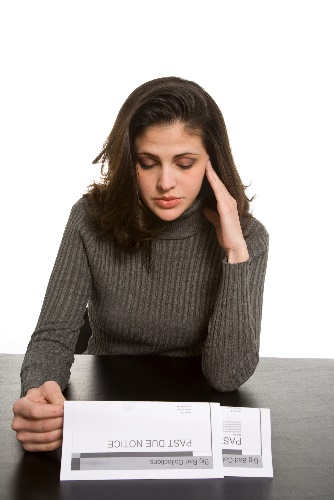


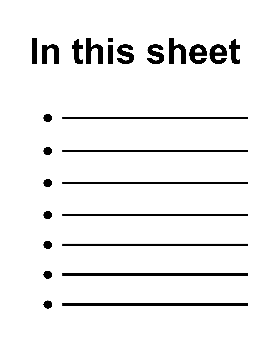
Help to pay your bills

Easy English



You can ask for help if you

* live in Hobsons Bay and
* cannot pay the bills on your house or business

This sheet is about

* who can ask for help
* what bills you can get help with
* how to ask for help
* where else you can get help.

A close up of a logo

Description automatically generated

Some words in this sheet are **blue**. You can find out the meaning of these words at the end of this sheet.

Who can ask for help?

A picture containing room, table, person, sitting

Description automatically generatedYou might find it hard to pay bills for different reasons. For example



* you have lost your job
* A person standing posing for the camera

  Description automatically generatedyou cannot work because you are sick
* there have been changes in your family
* your partner has died
* A group of people wearing costumes

  Description automatically generatedyou have less or no money coming in
* **COVID-19**.

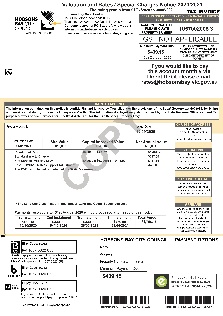


You can also ask for help if you are part of a

* **business**
* sports club
* **community group**

and cannot pay the bills.

What bills can you get   
help with?

You can ask for help with bills including

* Council **rates**
* **rent** on Council buildings
* **interest** on rates or Council fees you owe





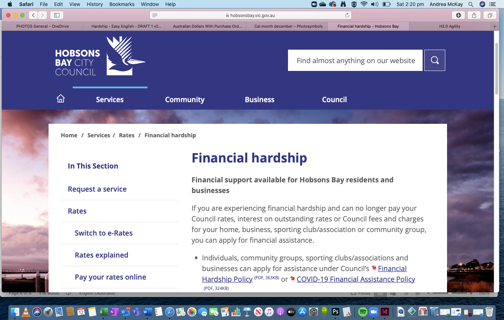
The help can include



* **moving the due date**. This means you can pay later.
* **A picture containing indoor, table, book, sitting

  Description automatically generateda payment plan**. This means you pay smaller amounts for a longer time.

How to ask for help



If you want to ask for help with your bills you need to fill out a form. The form is called the

**Request for Financial Assistance Application**.

You can get the form on our website.

A group of people sitting at a table with a computer

Description automatically generated**Go to** [www.hobsonsbay.vic.gov.au/financialassistance](http://www.hobsonsbay.vic.gov.au/financialassistance)

You can ask for help to fill out the form.

Phone: 1300 179 944



中文

Tiếng Việt

You ask for help in your first language.

**Phone** 9932 1212.

You can also get this sheet in different languages.

**Go to** [www.hobsonsbay.vic.gov.au](http://www.hobsonsbay.vic.gov.au)/financialassistance



When you fill in the form you will need to give us some other information. For example

* A picture containing indoor, table, items, box

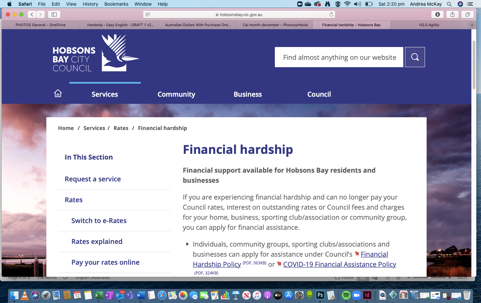
  Description automatically generated**bank statements**
* **Centrelink** information
* **tax** information.

A close up of a sign

Description automatically generatedAfter you give us your form and information we will decide if you can get help with your bills.

There are rules we must follow when we decide. These are called the

* **Financial Hardship Policy**
* **COVID-19 Financial Assistance Policy**



You can read these policies on our website

Go to: [www.hobsonsbay.vic.gov.au/financialassistance](http://www.hobsonsbay.vic.gov.au/financialassistance)

or you can ask us for a copy.

A picture containing object, air, plane, flying

Description automatically generated

We will tell you our decision within 21 days. We will do this in writing.

A group of people sitting at a table

Description automatically generated

Where else can you get help?

If you need help to manage your money you can speak to someone at

A person talking on a cell phone

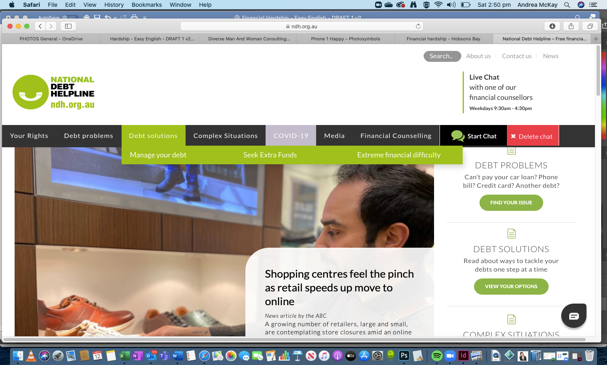
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**Financial and Consumer Rights Council   
of Victoria**

They can help you find someone to tell you how to manage your money.

**Phone** 9663 2000

**Go to**  [www.fcrc.org.au](http://www.fcrc.org.au)



**National Debt Helpline**

They can help you manage your money if you owe money.

**Phone** 1800 007 007

**Go to** www.ndh.org.au

What do these words mean?

|  |  |
| --- | --- |
|  | **bank statement**  A letter or document you get from the bank each month that says how much money you have and what you have spent. |
| **A screen door  Description automatically generatedA picture containing indoor, building, table, chair  Description automatically generated** | **business**  A place where people work and earn money. For example   * a shop or cafe * a service * an office. |
| **A picture containing table  Description automatically generated** | **Centrelink**  A part of the Government that provides payments to people who cannot work or have a low income. |

|  |  |
| --- | --- |
| **A group of people posing for the camera  Description automatically generated** | **community group**  Groups that provide support or bring people together in the community. For example   * neighbourhood houses * church groups * sports clubs |
| **A group of people in a room  Description automatically generated** | **COVID-19**  A new illness that that is making people very sick all around the world. |
|  | **fees and charges**  Money you pay to a business to provide you with a service. For example when a bank gives you a loan you may have to pay a monthly fee or a fee to set up the loan. |



|  |  |
| --- | --- |
|  | **interest**  Extra money you pay to the bank each month as part of your loan. For example when you have a loan the bank will charge you   * a monthly repayment amount   plus   * some interest. |
|  | **rates**  Money you pay to the Council so they can provide local services. For example   * your bin collection * local roads * local parks and libraries. |
|  | **rent**  Money you pay to   * live in your house * use a building for your business   when someone else owns it. |

|  |  |
| --- | --- |
| A picture containing indoor, table, items, box  Description automatically generated | **tax**  Money you pay to the government so they can provide things like   * schools * hospitals * roads * police * fire brigades. |

The Easy English on this sheet is written by Clear Words and Hobsons Bay Council. [www.clearwords.com.au](http://www.clearwords.com.au)

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