



# Services Guide for Financial & Mental Wellbeing

A guide to helping people with financial and mental wellbeing challenges get back on track.

[beyondblue.org.au](https://beyondblue.org.au) 1300 22 4636



# Foreword

Financial pressure and mental health issues are two sides of the same coin.

Money worries can cause our mental health to deteriorate and vice versa, and when these challenges are exacerbated by adverse events such as natural disasters, global health crises, loss of social connections, job losses and housing instability, the effects can be devastating.

With this in mind, Beyond Blue and Financial Counselling Australia have developed the Services Guide for Financial and Mental Wellbeing to inform people who work in the finance and mental health sectors about the relationship between money and mental health.

The guide is a direct result of the Money and Mental Health: Social Research Report – a collaboration between Beyond Blue and the Australian Securities and Investments Commission (ASIC) which found people experiencing financial challenges are at least twice as likely to encounter mental health issues than those who aren't, and vice versa.

This guide aims to build the capacity of the finance and mental health sectors and create better linkages between both so they can guide people towards the right support as early as possible.

Beyond Blue is extremely proud to partner with Financial Counselling Australia so that people can get the support they need before they reach crisis point.

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**Georgie Harman**  
Chief Executive Officer, Beyond Blue

We were delighted to work with Beyond Blue in developing this guide as it fills an important gap in knowledge and practice. We all knew intuitively that there was a strong link between mental health and financial wellbeing, but we now have the research to back this up. The gap remaining was knowing how to best support people with these challenges.

Financial counsellors are experts in financial hardship, and each year we help thousands of people to address the financial stress in their lives. Too often that financial stress is a cause of mental health issues, and vice versa.

This guide is a practical response that will help service providers to respond in an empathetic and informed way.

It includes some important messages. One is that many of us can find ourselves experiencing financial hardship or mental health challenges at points in our lives. There is no shame in this, and it is never too early or late to seek support.

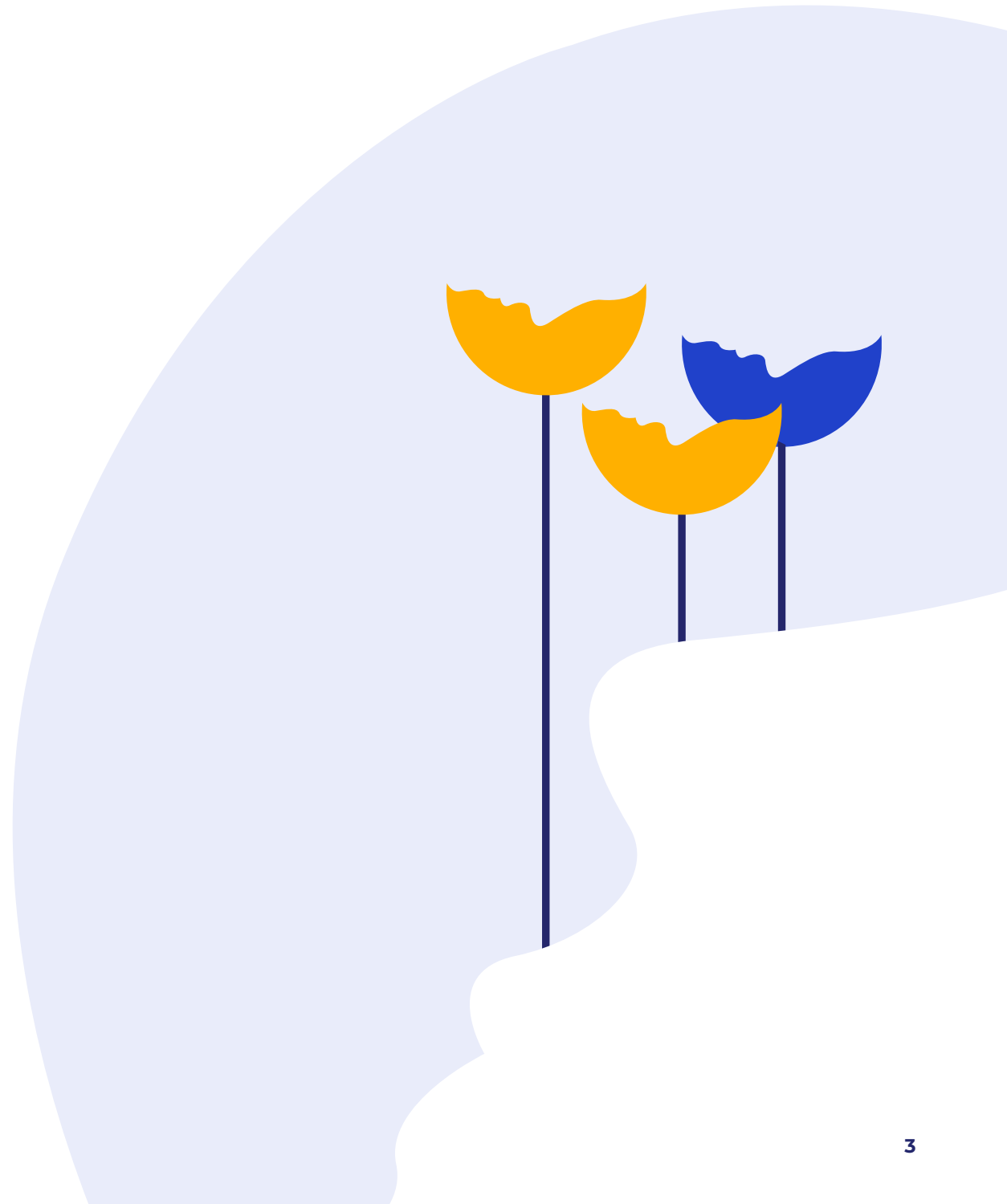
This approach may require a shift in mindset and operating practices, but it can't come soon enough. It will lead to better outcomes for people, businesses and the community.

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**Fiona Guthrie AM**  
Chief Executive, Financial Counselling Australia

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# Introduction

## What is this guide?

The link between money and mental health is both complex and reciprocal.

Financial challenges can cause a decline in mental health, and mental health challenges can cause a decline in financial wellbeing. The relationship also exists in the positive - improvements in financial wellbeing can positively affect mental health and vice versa (ASIC and Beyond Blue, 2022).

Beyond Blue and Ellis Jones developed the Services Guide for Financial & Mental Wellbeing, with support from Financial Counselling Australia, to translate the link between money and mental health. The guide also aims to support businesses (such as service providers and employers) working with people in Australia experiencing financial hardship.

It is designed to assist workers and their organisations to understand the link between money and mental health so they can make the right decisions and support people in Australia experiencing financial hardship.

## Who is this guide for?

This guide is intended for use by service providers and businesses working directly with people in Australia experiencing financial hardship. It provides information to help them identify the signs of financial and mental hardship.

This includes use by:

- leaders building a culture of good mental health
- frontline and customer service workers
- customer facing accounts teams
- health and wellbeing workers
- training and professional development teams.

It also provides service providers and businesses with principles and tools for practical action, as well as resources for further support – to help people move towards a financially and mentally healthy future.

## How to use this guide

This guide is divided into four main sections:

### 1. The challenge

Understanding the link between financial and mental wellbeing in the Australian context, as well as, the complex factors and influences, turning points and who is most impacted.

### 2. The opportunity

Applying a 'shared value' lens to benefit customers, workers, organisations and society.

### 3. The continuum

A 'lift out' tool to help evaluate a person's current financial and mental wellbeing, what behaviours and signs to look for, and principles and tools that service providers and businesses can use to support and respond appropriately.

### 4. Support

Additional resources, references, acknowledgements and contacts.

# Introduction

## What is financial counselling?

Financial counsellors provide free, confidential, and independent advice to people who have money and debt problems, so that they understand their options and get back on track.

Financial counsellors differ from financial planners and advisors in that they don't recommend products or advise people on how to invest.

Financial counselling is always free. If someone says that they are offering financial counselling and want to charge for the service, it's likely they are breaking the law.

The [National Debt Helpline](#) is the national phone financial counselling service.

It's never too early or late to call the **National Debt Helpline on 1800 007 007** – open weekdays from 9.30am to 4.30pm.

The National Debt Helpline website also has a live chat service. Live chat is available 9am to 8pm weekdays. If someone sends a message outside these hours, a financial counsellor will get back to them.

People can make an appointment with a financial counsellor in their local area using the [find a financial counsellor map](#).

# The challenge

# 01

*“People experiencing financial challenges are twice as likely to experience mental health challenges and vice versa.”*

*(ASIC and Beyond Blue, 2022)*



# The Australian context

Poor mental health is currently costing Australia up to \$70 billion a year (Productivity Commission, 2020). Despite significant public funding to understand, respond and address this complex challenge, it continues to grow, representing a significant social and economic threat to individuals and businesses alike.

The link between financial and mental wellbeing is clearly established.

- In 2020, rates of mental distress were 4 times higher for people experiencing financial stress compared with people who did not (Broadway et al., 2020).
- Small businesses accounted for over 97% of the 2.6 million Australian businesses in 2021-22 and small business owners experienced high rates of mental illness and distress, with 22% being diagnosed with a mental health condition (Treasury, 2022).
- From 2014-2018, 38% of people in Australia experienced financial hardship, 26% of people in Australia experienced symptoms likely to indicate a mental health condition and 14% of people in Australia experienced both (ASIC and Beyond Blue, 2022).

Mental health is one of the most pressing issues facing Australia today.

Businesses such as service providers working with community members experiencing financial hardship have an opportunity to create financial value, while responding to the mental health challenges, and catalysing social change. This will take thinking 'beyond compliance', to proactive, positive services and interactions.

## By the numbers:

37%

of people living in Australia reported that cost of living pressures was the issue having the greatest negative impact on their mental health – more than any other issue.

(Beyond Blue, 2023)



# Understanding the link between financial wellbeing and mental health

Financial wellbeing and mental health are reciprocal. Indicators of financial hardship, for example, debt, unpaid bills, financial setbacks, lack of emergency funds, loss of assets, and financial uncertainty are strongly correlated with mental distress.

Conversely, mental health struggles can make it harder for individuals to get on top of their finances. People under stress can sometimes make bad financial decisions, which can further escalate problems. The negative impacts of financial and mental health challenges can accumulate over time and can be reciprocally reinforcing, leading to 'vicious' downward spirals and entrenched issues. Downward spirals can be unexpected, can progress more quickly and be more difficult to halt or reverse than the people experiencing them initially anticipate.

Avoidance behaviours (such as abstaining from opening post or emails to check bills or avoiding an important phone call to make a debt repayment), may provide short term feelings of relief, but ultimately don't address the root cause of the mental health challenge. As financial hardship worsens, and debt builds, mental health worsens.

However, the relationship between financial wellbeing and mental health also exists in the positive - providing someone with the support to take control of their finances is incredibly empowering and can bring them a sense of security and peace of mind.

***"When I'm in big debt I can't sleep at night, I worry all the time to a point where I have chest pain and I have difficulty breathing. I stress a lot and that was going on for months and months, especially last year. I haven't functioned sometimes at work when I haven't slept all night. That's a big impact on my mental health."***

- Research participant (ASIC and Beyond Blue, 2022)

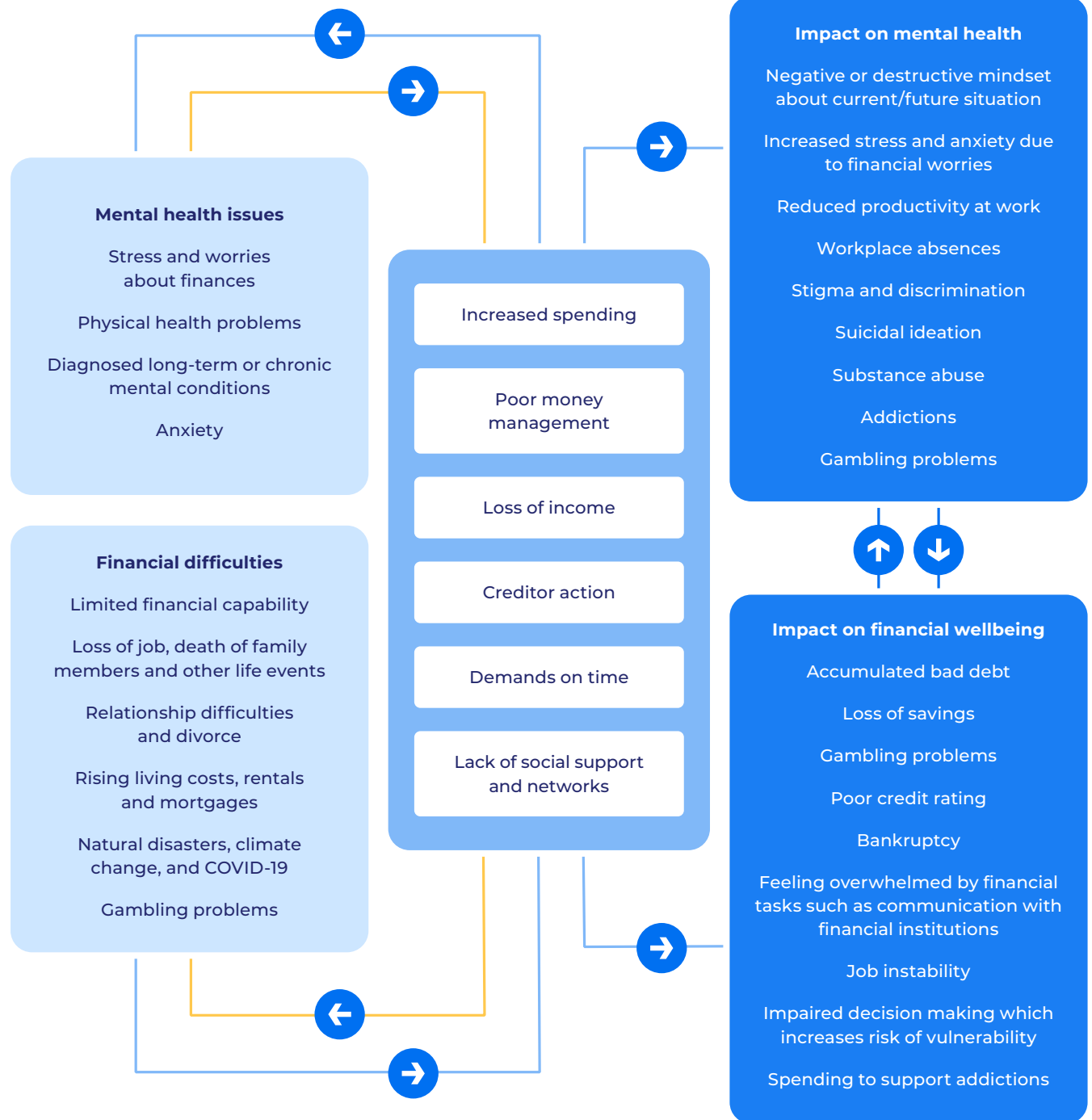


(Mental Health & Money Advice, 2020)



# Relationship between financial wellbeing and mental health

This diagram demonstrates common interrelating factors in the relationship between financial wellbeing and mental health.



Some factors such as gambling or addictions can be both a cause of financial difficulties and an impact.

Gambling has been strongly linked with suicide in Australia (Suicide Prevention Australia, 2022).

# Factors that influence financial wellbeing and mental health

While the link between financial wellbeing and mental health is clear, the relationship is complex. Every financial and mental health journey is personal. That's because many factors influence a person's financial wellbeing and mental health. These include:

- **Shame and stigma**

Research shows that Australia has a long history of viewing financial hardship as a moral failing. This view can lead to shame and stigma, preventing people from seeking support (ASIC and Beyond Blue, 2022).

- **Physical health issues**

Injury, disability or health issues can be costly and impact someone's ability to work and function at the same level they previously had. There is also an established link between emotional stress, limited financial resources and physical symptoms (ASIC and Beyond Blue, 2022).

- **Adverse and complex life events**

Those who had experienced financial hardship and mental health concerns were found to have experienced more negative life events (such as significant relationship losses, critical life events, work-related events, traumatic

events or legal issues) over the prior decade than others (ASIC and Beyond Blue, 2022). Other complex events that may contribute to financial hardship include family violence, financial abuse, natural disasters, and time spent in prison (National Debt Helpline, 2022).

- **Personal characteristics and capabilities**

Self-concept (including a sense of control), self-efficacy and a perceived sense of purpose, safety and security impact the ability to manage financial challenges and stress (ASIC and Beyond Blue, 2022).

- **Relationships**

Close interpersonal relationships can help support financial and mental recovery. They can also create financial challenges and mental distress when financially supporting a loved one or managing relationship difficulties. Specifically, women are more likely to have to flee their homes to escape family violence, to be financially dependent on a partner and to experience homelessness (ASIC and Beyond Blue, 2022).

- **Social inequity**

Access to services and opportunities is not evenly distributed across society, often meaning those with the greatest need face the most significant barriers to support (ASIC and Beyond Blue, 2022).

- **Personal values**

People often make decisions based on their personal values, whether they are aware of it or not, and these decisions may not always be beneficial to one's financial wellbeing and mental health. Those who are offering support should consider personal values in their response as it can impact how receptive someone is to receiving help.

# Who is most impacted?

Money and mental health issues can affect anyone. However, research suggests that several population groups who are already vulnerable are at a disproportionate risk of experiencing financial hardship and mental distress (ASIC and Beyond Blue, 2022).

These include:

- Young People
- First Nations People
- Women
- Culturally Diverse Communities
- Small business owners

It's important to note that individuals whose identities intersect across these groups experience higher rates of discrimination and increased susceptibility to financial and mental health challenges.

Additional groups that can also experience greater financial hardship include older people, victims of financial abuse and/or coercive control, neurodiverse people and people in rural and remote communities.



# Young People

Age is a strong predictor of financial wellbeing. The younger an adult is, the more likely they are to experience financial distress due to less financial knowledge and fewer assets (ASIC and Beyond Blue, 2022). It is more likely for young people to be in less secure work, have less secure housing, experience high cost of housing, and lack savings or assets to draw on in an emergency (ASIC and Beyond Blue, 2022). Young people are also vulnerable to debt through 'buy now, pay later' schemes such as Afterpay (ASIC and Beyond Blue, 2022) and are overrepresented in age groups with gambling problems in Australia (Suicide Prevention Australia, 2022)

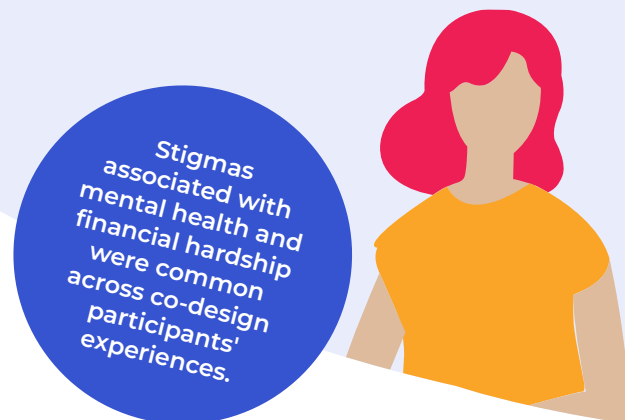
***"A lot of my mental health struggles around finance are also intertwined with rejection, employment rejection and associated feelings of failure, because I have a strong work ethic and I was just really disappointed and angry that I couldn't find work when I graduated."***

***"It took me eight months to even find a job and that was a minimum wage hospitality job, which comes with a bunch of stresses in that my hours were never guaranteed and obviously wages were fairly paltry as well, so I had to borrow money from my sister just to help pay rent and pay basic bills, because obviously my parents couldn't continue to support me."***

- (ASIC and Beyond Blue, 2022)

***"When I get depressed, I'm more likely to go on [a buy now, pay later service] and buy things that are just going to bring me some temporary enjoyment."***

- (ASIC and Beyond Blue, 2022)



# First Nations People

The strong and enduring cultural identity and sustained connection to community and family of Australia's First Nations Peoples have supported resilience in the face of intergenerational trauma and hardship brought about by colonisation.

First Nations People are more likely than others to experience poverty, financial hardship, material deprivation, a lack of emergency funds, long-term unemployment, physical illness, psychological distress, mental health conditions and suicide (ASIC and Beyond Blue, 2022). In fact, severe financial stress is experienced by half of the First Nations population in Australia, compared with one in 10 in the broader population (Weier et al., 2019). They are also more likely to use high-cost forms of credit, which is a likely symptom and cause of financial stress (Weier et al., 2019).

In addition to social isolation, being cut off from family, having limited access to services and reduced work hours due to the COVID-19 pandemic, First Nations People experienced fears of re-traumatisation from government intervention in the community (ASIC and Beyond Blue, 2022).

***"(During COVID-19) they locked the community down. I couldn't see my family for a while. That was scary as well, knowing that the government can just lock down our community. There's less than 5,000 people in that community, and a lot of people with chronic health issues, so COVID could probably wipe it out. But they had the army at the bottom of the range, and it was scary. My daughter suffers from anxiety, she takes medication for it as well. It's just a 40-minute drive and (we were) not being able to see them. It was hard."***

- (ASIC and Beyond Blue, 2022)



Co-design participants felt disempowered by interactions with frontline staff who appeared to lack empathy and understanding.

# Women

Due to systemic and structural factors, women are more likely to experience life circumstances and barriers that negatively impact their financial wellbeing compared to men (ASIC and Beyond Blue, 2022). They are likely to receive lower pay for the same work, take greater time out of the workforce in unpaid caring roles and have associated lower lifetime income earning potential and superannuation balances (ASIC and Beyond Blue, 2022).

Women are also more likely to be single parents raising dependents, to have to flee their homes to escape family violence, to be financially dependent on a partner and to experience homelessness (ASIC and Beyond Blue, 2022). These experiences are associated with higher mental distress (ASIC and Beyond Blue, 2022).

Access to professional support to help navigate their financial hardship and mental health journey was crucial in feeling that there was hope and a possibility to get back on their feet.



***"My financial situation has been worsening since I separated with my husband. There was ongoing domestic violence in the relationship, which got exacerbated by COVID. My husband lost a job, and then it fell on me to pay the mortgage and the bills and everything else and it got very stressful. I thought that I can't live on my own without his support, but I couldn't bear the domestic violence, so it was a very tough decision."***

- (ASIC and Beyond Blue, 2022)

# Culturally Diverse Communities

People from culturally diverse communities have been disproportionately impacted by the pandemic, accessing twice as many personal loans and four times as many high-cost payday loans (The Consumer Policy Research Centre, 2021). They also were twice as likely to access their superannuation early and sought emergency assistance at rates four times higher than the rest of the population (The Consumer Policy Research Centre, 2021).

***"I'm not from Australia so I don't qualify for any government support. And I only have a very small amount of money saved... My partner and I don't have much. I really want to get out of this lack of safety that I have right now."***

- Quote from a co-design session participant



# Small Business Owners

Small business owners' financial and mental wellbeing is closely linked to their financial security, identity and sense of self-worth given how closely tied they are to their business (ASIC and Beyond Blue, 2022).

It is also common for small business owners to be putting in long hours, feeling isolated, worrying about cash flow and decision-making, experiencing market pressures (e.g. labour supply, supply chain cost increases) and lacking legislative protections and tailored support services making them susceptible to financial and mental distress (ASIC and Beyond Blue, 2022).

When faced with turbulent economic trends or changes in personal circumstances, small business owners are particularly vulnerable. This unpredictability poses a significant risk to the success of a small business, contributing to a high likelihood of small businesses failing within the first few years (ASIC and Beyond Blue, 2022).

***"When we're talking about the mental health impacts ... first of all, it's self-worth. Second of all, it is a responsibility to feed my children, my family, put a roof over their heads, etc, and the impact of becoming insolvent says 'I'm a failure' – not just to my partner and children, but also to family and friends ... there is a sense that my life, or my life in business, can be over."***

- (ASIC and Beyond Blue, 2022)





# Turning points

Research identifies 'turning points' in experiences that can be the catalyst for improvements in financial wellbeing and/or mental health, including intervention by friends and family, service providers and employers.

As documented in the ASIC and Beyond Blue report (2022), some examples of the range of turning points that those with lived experience identified include:

- A person providing a new perspective, encouragement and/or emotional support. For example, a colleague suggesting checking for income protection insurance coverage in their superannuation.
- Where hiding is no longer being effective. In these cases, a third party had noticed and stepped in. For example, an employer noticing symptoms of a mental health condition.
- Hitting 'rock bottom'. Many had experienced quite extreme crises before their circumstances began to improve. This included adverse credit reporting, debt collection reaching the default stage, thoughts of suicide and suicide attempt, gambling losses, relationship breakdown and business insolvency to name a few. 'Rock bottom' moments appeared to bring a clarity and openness in which people decided they needed to make major personal changes and/or reach out for professional help (often firstly through crisis phone lines).
- A new area of competence building confidence and self-efficacy. For example, returning to study or volunteering to help others facing similar challenges which in turn prompted positive actions in other areas.
- Service providers offering effective support or advice. For example, this could be a service provider doing their job well in diagnosing the issue and referring to appropriate additional supports or a service provider's employee going above and beyond their usual role.

# Turning points

**Maria's journey**  
a co-design participant 

Co-design participants, such as 'Maria', often reported turning points occurring after 'rock bottom' moments and identified 'upward spirals' occurring afterwards.

Positive improvements in financial circumstances led to positive improvements in mental health and vice versa (ASIC and Beyond Blue, 2022).

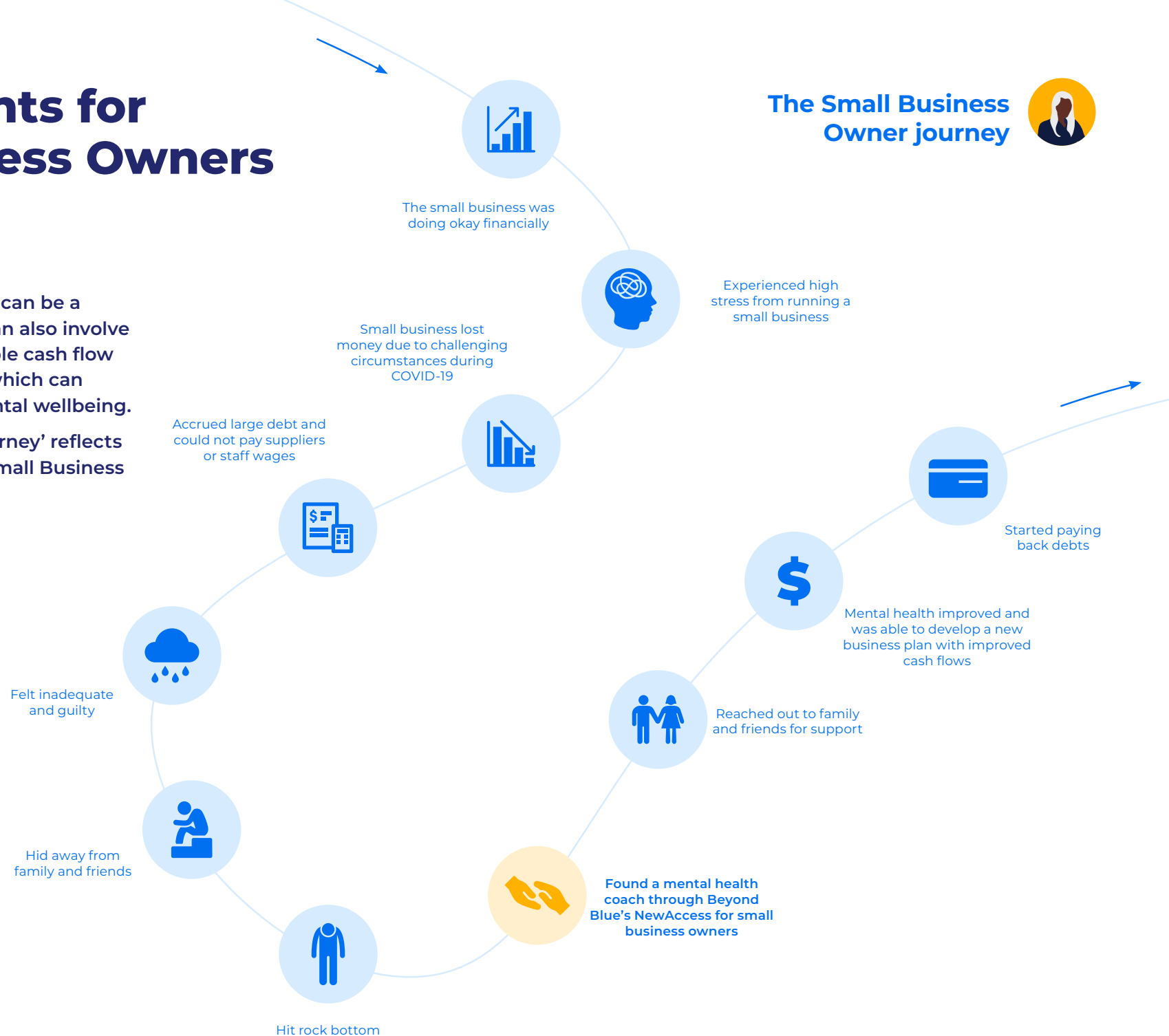


# Turning points for Small Business Owners

## The Small Business Owner journey



Being a Small Business Owner can be a rewarding experience, but it can also involve long hours, stress, unpredictable cash flow and multiple responsibilities, which can impact one's financial and mental wellbeing. 'The Small Business Owner journey' reflects common turning points that Small Business Owners may experience.



# The opportunity

# 02



# Case study at a glance



In 2013, the culture within the collections department at a major Australian bank was characterised by a lack of clear communication and understanding of its customers and their needs. The bank engaged the team at Uniting to conduct a review of their bank's financial hardship process.

The department refocused itself on providing solutions that respond to the root causes of mental and financial hardship. The team rebranded and now operates on the understanding that the financial health of the customer and the bank are inextricably linked, and that strong relationships with their customers have a direct correlation to better financial outcomes for both.

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## Social value created

- More than 2,700 customer referrals to the CareRing program support service provided by partner Uniting
- Lowest financial hardship-related complaints of the big four banks
- Ninety-seven per cent of customers back on track with financial commitments within 90 days
- Ninety-six per cent first call resolution.

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## Business value created

- More than \$70m reduction in costs associated with loan defaults and operational efficiencies
  - Improved customer service driven by better conversations and understanding
  - Improved employee engagement of +25% points
  - Transformation of culture and other shared value opportunities unlocked.
- 

***"We realised that our job wasn't just about collecting debts – we deal in people's lives."***

# The continuum

# 03

This continuum will help you evaluate a person's financial and mental wellbeing. Financial and mental wellbeing journeys are non-linear, meaning they can shift and change over time. That's why managing financial and mental wellbeing is important at all stages of the continuum.

Wherever identified in the continuum, there are broad actions and support you can provide to help people move towards a more financially and mentally healthy future. Once you've identified the stage that most reflects what stage they are at, jump to our detailed stage guide on the following pages for more information on what to do next.



# How is their financial and mental wellbeing going?

People can move back and forth along this continuum so ongoing evaluation of where they are is critical.

Financial wellbeing

Mental wellbeing

	In crisis	Struggling	Getting by	Doing well	Thriving
<b>How would they describe their finances?</b>	<ul style="list-style-type: none"> <li>• Has no savings</li> <li>• Cannot meet basic needs</li> <li>• Has unmanageable debts</li> <li>• Is avoiding financial institutions and creditors</li> <li>• Has been contacted by debt collectors</li> <li>• Has received eviction notices</li> <li>• Has negative credit history</li> <li>• At greater risk of financial abuse or coercion</li> </ul>	<ul style="list-style-type: none"> <li>• Has no long-term savings</li> <li>• Doesn't have a budget</li> <li>• Is falling behind on debt payments</li> <li>• Is starting to avoid financial institutions and creditors</li> <li>• Cannot access money for emergencies</li> <li>• Not opening mail</li> <li>• Not responding to creditors</li> </ul>	<ul style="list-style-type: none"> <li>• Has no long-term savings</li> <li>• Has a budget</li> <li>• Struggles to access money for emergencies</li> </ul>	<ul style="list-style-type: none"> <li>• Is building on their financial capability</li> <li>• Has long-term savings</li> <li>• Has a budget</li> <li>• Can access money for emergencies</li> <li>• Has improved credit history</li> <li>• Readily communicates with financial services</li> </ul>	<ul style="list-style-type: none"> <li>• Is taking charge of their financial wellbeing</li> <li>• Is financially secure and meeting financial goals</li> <li>• Saves regularly</li> <li>• Keeps a budget</li> </ul>
<b>How are they feeling?</b>	• Exhausted, anxious, and defeated	• Sad, worried, and struggling	• Okay but not great	• Doing good	• At their best
<b>What's their outlook?</b>	• Feeling hopeless	• Overwhelmed	• Just getting by	• Feeling positive	• Cheerful and hopeful
<b>How are their relationships?</b>	• Is isolating and withdrawing from relationships	• Has difficulty connecting and engaging with relationships	• Has some difficulty connecting and engaging with relationships	• Is connecting and engaging with relationships	• Has very strong relationships and is able to support others
<b>How are their routines?</b>	<ul style="list-style-type: none"> <li>• Has very poor sleep</li> <li>• Has a very poor diet</li> <li>• Is not doing physical activity</li> </ul>	<ul style="list-style-type: none"> <li>• Has disturbed sleep</li> <li>• Has a poor diet</li> <li>• Is doing low physical activity</li> </ul>	<ul style="list-style-type: none"> <li>• Has some difficulty sleeping</li> <li>• Has an irregular diet</li> <li>• Is doing some physical activity</li> </ul>	<ul style="list-style-type: none"> <li>• Has good sleep</li> <li>• Has a good diet</li> <li>• Is doing physical activity</li> </ul>	<ul style="list-style-type: none"> <li>• Has consistently good sleep</li> <li>• Has a healthy diet</li> <li>• Is doing regular physical activity</li> </ul>
<b>How are they functioning?</b>	<ul style="list-style-type: none"> <li>• Is unable to complete daily activities</li> <li>• Unmotivated</li> </ul>	<ul style="list-style-type: none"> <li>• Is struggling to complete daily activities</li> <li>• Has low motivation</li> </ul>	<ul style="list-style-type: none"> <li>• Has some troubles completing daily activities</li> <li>• Has changes in motivation</li> </ul>	<ul style="list-style-type: none"> <li>• Is engaging with daily activities</li> <li>• Motivated</li> </ul>	<ul style="list-style-type: none"> <li>• Is strongly engaging with daily activities</li> <li>• Has a sense of pride and capability</li> <li>• Highly motivated</li> </ul>

## How you can provide support

- Appear open, approachable and listen with compassion, empathy and no judgement to make the person feel understood and respected.
- Raise awareness of the link between financial wellbeing and mental health.
- Focus on connecting the person to resources and supports, encouraging them to take steps towards improving their financial and mental wellbeing.
- If someone seems like they are being financially abused, explain what it is and ask them if they think it is happening to them (see page 42 for a definition of financial abuse). Many people don't realise they are being financially abused.
- Establish safety and the urgency of fundamental needs.
- Increase perceptions of choice and options.



**If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.**

# In crisis 1



## What does this look like?

A person 'In crisis' may be feeling exhausted and anxious. If they are overwhelmed or feeling defeated by their financial and mental health situation, they likely don't know where to start. They may be isolating and withdrawing from relationships, and finding it difficult to complete everyday tasks.

If someone is 'In crisis', assessing their capacity for decision making may be necessary. Always ask them to seek support immediately.

Remind them that there is support available, such as free financial counselling and assistance, and actions they can take, such as talking to friends and family, to help move them towards a financially and mentally healthy future.

## 'BRUCE' — A tool for establishing decision-making ability

### Behaviour and talk

*look out for or monitor a person's behaviour for signs that they are experiencing difficulties with:*

### Remembering

is the person experiencing any problems with memory or recall?

### Understanding

does the person grasp or understand the information you are offering?

### Communicating

can the person share and communicate their thoughts, questions and decisions about what they want to do?

### Evaluating

can the person 'weigh up' different options provided to them?

(UK Finance, 2018)



## Offering support:

- Refer them to a free [mental health counsellor](#) from Beyond Blue or [13YARN](#)
- Refer them to a free [financial counsellor](#) from the National Debt Helpline
  - Let them know a financial counsellor will help them assess their debts and investigate their options. Some debts may not need to be paid or may have alternative options to consider (e.g. compassionate waivers)
- Implement your organisations existing hardship policies and crisis guidelines.



If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.





## Struggling

2



### What does this look like?

A person who is 'Struggling' may be feeling sad and worried. Now is the time for them to take immediate steps to improve their financial and mental wellbeing.

It is important that they start seeking support to prevent themselves from falling into a crisis stage. This includes speaking to family and friends about their financial and mental health challenges to lift the weight off their shoulders, and reaching out for professional support, whether a GP, a mental health counsellor and/or a financial counsellor.

### Principles for interaction and decision making

1. Always assume a person has the capacity to make the decision in question, unless you know or have been told otherwise.
2. If you know or reasonably suspect that someone doesn't have the capacity to make the decision, put in place extra help and support, so they are able to continue to either make their own decisions or maximise their participation.
3. The decision is for the person to make – sometimes they might make an unwise decision. This doesn't, in isolation, mean that they lack the capacity.
4. Try and avoid guessing 'what is wrong', instead focus on the decision-making difficulties that person is experiencing and how you can help and support them to overcome these. Don't assume that living with mental health problems or disability means a person lacks the capacity.

(UK Finance, 2018)

### Offering support:

- Raise awareness of the link between financial wellbeing and mental health
- Refer them to a free mental health counsellor from Beyond Blue or 13YARN
- Refer them to a free financial counsellor from the National Debt Helpline
- Make them aware of support options, rights and risks
- Suggest and allow third parties to interact with you on their behalf using a simple process
- Ensure they are receiving or make them aware of all eligible concessions and support payments
- Offer reasonable payment plans based on what they can manage.



## Getting by

3



### What does this look like?

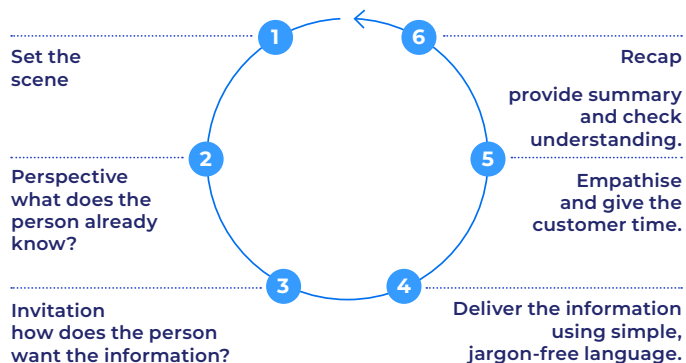
A person who is "Getting by" may feel okay, but not great. They may be seeing some negative impacts on their finances, feelings, outlook, relationships, routines, functioning and self-care.

It is important that they stay on top of their financial and mental wellbeing during this stage and consider seeking support from family and friends or a professional to maintain their financial and mental wellbeing.

### 'SPIDER' — A tool for breaking bad news

A person who is "Getting by" may not be aware of how bad their financial situation is. They may benefit from you using the SPIDER tool to break bad news.

(UK Finance, 2018)



### Offering support:

- Raise awareness of the link between financial wellbeing and mental health
- Share resources to help them build their own money and mental health strategy:
  - Refer them to view [free mental health resources and advice](#)
  - Refer them to get [free help managing their finances](#)
    - [Manage the cost of living](#) ▸ [Urgent help with money](#)
    - [Problems paying your bills and fines](#)
- Refer them to a free [mental health counsellor](#) from Beyond Blue
- Refer them to a free [financial counsellor](#) from the National Debt Helpline
- Suggest and allow third parties to interact with you on their behalf using a simple process
- Encourage them to meet their financial obligations and reward and support positive outcomes
- Make them aware of support options, rights and risks
- Ensure they are receiving or make them aware of all eligible concessions and support payments.



## Doing well

4

### What does this look like?



A person who is 'Doing well' may feel motivated and positive. Things are under control, and they have a secure network of supportive relationships. They may feel that now is the time for them to build on this positive stage by promoting and enhancing their financial and mental wellbeing.

They could do this by exploring financial and mental health resources and practising self-care. This will help them reach a 'Thriving' financial and mental wellbeing stage.

#### Offering support:

- Raise awareness of the link between financial wellbeing and mental health
- Share resources to help them build their own money and mental health strategy:
  - Refer them to view [free mental health resources and advice](#)
  - Refer them to get [free help managing their finances](#)
- Provide positive recognition and encourage them to maintain their financial and mental wellbeing.



## Thriving

5

### What does this look like?



A person who is 'Thriving' may feel in charge of their financial wellbeing. They are likely setting and achieving financial goals, and are financially secure. They have strong relationships, and may be able to support others.

You may encourage them to continue prioritising and maintaining their financial and mental wellbeing while nurturing their family and friends.



While people 'Doing well' and 'Thriving' may have a strong sense of control over their financial and or mental wellbeing, it is worth remembering that financial and mental wellbeing journeys are non-linear, meaning they can shift and change over time. That's why managing financial and mental wellbeing is important at all stages of the continuum.

**Support**

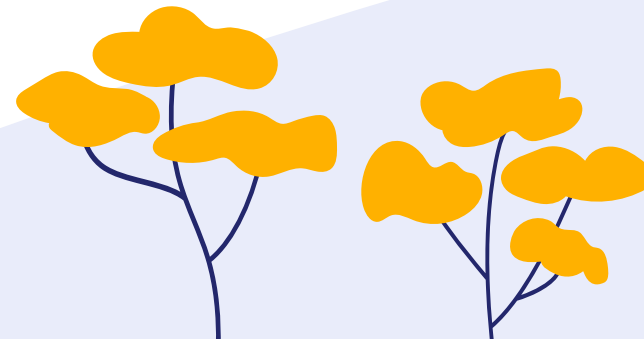
**04**



# Things to remember

## For those working with people experiencing financial hardship:

- Acknowledge the link between financial wellbeing and mental health and encourage people to think about how this affects them personally (ASIC and Beyond Blue, 2022).
- Inform people that improving one's financial wellbeing can improve one's mental health and improving one's mental health can improve one's financial wellbeing.
- Reassure those who are experiencing financial hardship and mental health challenges that many people find themselves at different stages of financial and mental wellbeing throughout one's life. Life's unexpected events can impact a person's current state.
- Remind people that there is no shame in experiencing financial or mental health challenges.
- Tell people that it is never too early or too late to seek support. Reassure them that support is available no matter where they are on the continuum.
- Take the time to summarise key bits of information to those experiencing financial challenges and advise them of their next steps clearly (Money and Mental Health Policy Institute, 2022).
- Practise self-care and keep healthy boundaries between you and those you are supporting. Working with and supporting people in difficult situations can be stressful and exhausting - impacting your own mental health. By looking after yourself, you will be in a better position to support others.



# Things to remember

## For service providers and businesses:

- Ensure customer wellbeing is a whole-of-business strategic priority. Emphasise to employees that it is a right for someone to receive support and help.
- Promote the link between financial wellbeing and mental health to employees to ensure they understand how this can affect people they are speaking with.
- All employees working with people experiencing financial hardship should have basic mental health awareness training, knowing what to look for, who might be vulnerable and how to help (Money and Mental Health Policy Institute, 2017).
- Review internal policies, practices and training to ensure there is a dedicated response process that employees can follow to support people experiencing financial challenges in mentally healthy ways.
- Identify what internal policies, practices and training can be introduced to better support people experiencing financial challenges. For example, this could include:
  - Enabling customers to get in touch for support through multiple channels (Money and Mental Health Policy Institute, 2022).
  - Enhancing your digital content online so that it helps people understand what they need to do and what to expect when they get in touch (Money and Mental Health Policy Institute, 2022).
  - Training employees to proactively communicate support options, discounts and payment plans to those they are speaking with (Money and Mental Health Policy Institute, 2022).
- Review the communications (particularly bills) being sent to people experiencing financial challenges and enable people to select how they would prefer to receive communications (Money and Mental Health Policy Institute, 2022). Where possible, communications should be tested with those with lived experience to ensure they are clear, supportive and not intimidating.
- Encourage employees to empathise with people and connect them (preferably via a warm referral) to the relevant financial hardship teams and support services (Money and Mental Health Policy Institute, 2017).
- Create an intervention and a referral resource, which includes available support services from organisations (e.g. community groups) that employees can easily access.
- Reframe how access to support services is presented to employees and those they are speaking with – emphasising that it is a ‘right’ for someone to receive assistance and support.

Tell us what you think about this resource [here](#).

# Financial and mental health support services directory

## Help managing money

### **National Debt Helpline**

[www.ndh.org.au](http://www.ndh.org.au)  
1800 007 007

Financial Counselling Australia developed this site to provide practical steps, tools and other information to help get your finances back on track.

### **Good Shepherd**

[www.goodshep.org.au/services/fih/](http://www.goodshep.org.au/services/fih/)  
1300 050 150

Confidential service supporting people who have experienced financial abuse to feel more confident with money and plan for the future.

### **Way Forward**

[www.wayforward.org.au](http://www.wayforward.org.au)  
1300 050 150

A not-for-profit organisation whose sole purpose is to help people manage and repay their debts. Way Forward can help if you have debts across multiple banks, are experiencing financial difficulty and would benefit from someone working with the banks on your behalf.

### **Credit Smart**

[www.creditsmart.org.au](http://www.creditsmart.org.au)

An online self-help resource designed by the Australian Retail Credit Association. The information, tools and strategies on the site are designed to help you understand credit reporting and how you can view, control or repair your credit information. Further information on the impact of COVID-19, opens in new window on your credit health is also available.

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

### **State Concessions in Australia**

#### **Victoria**

[www.victorianenergysaver.vic.gov.au](http://www.victorianenergysaver.vic.gov.au)  
[www.dhhs.vic.gov.au/our-services](http://www.dhhs.vic.gov.au/our-services)

#### **New South Wales**

[www.service.nsw.gov.au](http://www.service.nsw.gov.au)

#### **South Australia**

[www.dhs.sa.gov.au](http://www.dhs.sa.gov.au)

#### **Tasmania**

[www.concessions.tas.gov.au](http://www.concessions.tas.gov.au)

#### **Queensland**

[www.qld.gov.au](http://www.qld.gov.au)

#### **Western Australia**

[www.concessions.communities.wa.gov.au](http://www.concessions.communities.wa.gov.au)

#### **Northern Territory**

[www.ntconcessions.nt.gov.au](http://www.ntconcessions.nt.gov.au)

#### **Services Australia**

[www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)  
13 28 50 (multilingual 13 12 02)

Helpful information about Federal Government initiatives such as Centrelink, Medicare, Child Care.

#### **Understand Insurance**

[www.understandinsurance.com.au](http://www.understandinsurance.com.au)

Information to assist consumers and businesses to make well-informed decisions about their insurance needs

#### **Australian Financial Security Authority**

[www.afsa.gov.au](http://www.afsa.gov.au)

Useful information and statistics, plus forms on debts and insolvency in Australia.

### **Ask Izzy**

[www.askizzy.org.au](http://www.askizzy.org.au)

An A-Z directory of community support services. These include emergency housing, meals, money, legal advice, domestic and family violence support and more.

### **Assistance with utility bills**

Speak to your electricity, gas and water providers as they may be able to assist you with payment arrangements if you are experiencing financial hardship.

# Financial and mental health support services directory

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

## Help managing money

### Financial difficulty

[www.ausbanking.org.au/for-customers/financial-difficulty/](http://www.ausbanking.org.au/for-customers/financial-difficulty/)

The Australian Banking Association has put together this detailed site with helpful information about how all Australian banks approach financial hardship.

### MoneySmart

[www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Australian Securities and Investments Commission (ASIC) runs this free service with easy-to-use tools to help you manage your money, plan, invest, or pay off debt.

### MoneyMinded

[www.moneyminded.com.au](http://www.moneyminded.com.au)

MoneyMinded is a community tool designed by ANZ to help you build your skills, knowledge and confidence in managing your money.

## Domestic and family violence and sexual assault

### Lifeline

[www.lifeline.org.au](http://www.lifeline.org.au)

13 11 14

(open 24hrs a day, 7 days a week)

24-hour [Crisis](#) Support and Suicide Prevention Services.

### 1800 RESPECT

[www.1800respect.org.au](http://www.1800respect.org.au)

1800 737 732

(open 24hrs a day, 7 days a week)

24-hour hotline that provides help for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.

### Human Resources Department

If you are employed, contact your HR department to enquire about any family violence leave entitlements.



# Financial and mental health support services directory

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

## Family and relationships

**Family Relationship Advice Line**  
1800 050 321  
(Mon-Fri 8am-8pm, Sat 10am-4pm)  
Information and advice on family relationship issues and parenting arrangements after separation.

**Relationships Australia**  
1800 364 277  
Counselling services, mediation and family dispute resolution services.

**1800 RESPECT**  
[www.1800respect.org.au](http://www.1800respect.org.au)  
1800 737 732  
(open 24hrs a day, 7 days a week)  
24-hour hotline that provides help for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.

## Families and young people

**1800 RESPECT**  
National Sexual Assault, Family & Domestic Violence  
[www.1800respect.org.au](http://www.1800respect.org.au)  
1800 737 732  
(open 24hrs a day, 7 days a week)  
1800RESPECT is the national sexual assault, domestic and family violence counselling service that provides support for people experiencing, or at risk of experiencing sexual assault, domestic or family violence.

**headspace**  
[www.headspace.org.au](http://www.headspace.org.au)  
headspace provides early intervention mental health and wellbeing services to 12-25 year olds. Information and services are available on their website for young people, their families and friends. headspace centres are located throughout Australia, and online counselling is also available.

**ReachOut**  
[www.reachout.com](http://www.reachout.com)  
1800 737 732  
ReachOut is an online mental health organisation for young people and their parents. ReachOut's practical support, tools and tips can help young people get through everyday issues and tough times – and ReachOut offers parents information to assist them to help their teenagers too.

**Kids Helpline**  
[www.kidshelpline.com.au](http://www.kidshelpline.com.au)  
1800 551 800  
Kids Helpline is a confidential 24/7 phone and online counselling service for young people aged 5 to 25. Calls are free from mobiles and landlines, even if there is no credit on the phone.

**Parentline**  
[www.parentline.com.au](http://www.parentline.com.au)  
1300 301 302  
Parentline offers confidential phone and WebChat counselling and support for parents and carers of children in Queensland and the Northern Territory.  
**Relationships Australia**  
[www.relationships.org.au](http://www.relationships.org.au)  
1300 364 277  
Relationships Australia offers a broad range of services to individuals, families and communities throughout the country. Core services such as counselling, mediation, and family dispute resolution (as well as associated early intervention and post-separation services) are funded by the Commonwealth Government and are available in each state and territory.

# Financial and mental health support services directory

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

## Help for women

### **WIRE Women's Information**

[www.wire.org.au](http://www.wire.org.au)  
1300 134 130  
(weekdays 9:30am to 4:30pm)

Free Victorian women's service providing information, referral and support via the Women's Information Centre. Any woman. Any issue.

### **1800 RESPECT**

[www.1800respect.org.au](http://www.1800respect.org.au)  
1800 737 732  
(open 24hrs a day, 7 days a week)

24-hour hotline that provides help for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.

### **Women's Legal Services Australia**

[www.wlsa.org.au](http://www.wlsa.org.au)  
A network of legal centres specialising in women's legal services.

## Help for men

### **MensLine Australia**

[www.mensline.org.au](http://www.mensline.org.au)  
1300 78 99 78

MensLine Australia is an Australian government-funded telephone, video and online counselling service for men and boys. It provides a good starting point for those with family, relationship, emotional health, suicide and well-being concerns.

## Help for the elderly

### **My Aged Care**

[www.myagedcare.gov.au](http://www.myagedcare.gov.au)

The Australian Government's starting point to plan for someone's aged care journey. It locates government funded services for help around the house or aged care homes.

### **National Elder Abuse Helpline**

1800 353 374

If you or someone you know may be at risk of, or experiencing elder abuse, call the National Elder Abuse Helpline on 1800 ELDERHelp (1800 353 374). This number will direct you to a state-based service.

# Financial and mental health support services directory

## Small business support

### Small Business Debt Helpline

[sbdh.org.au/](http://sbdh.org.au/)  
1800 413 828

Financial Counselling Australia developed this site to provide practical steps, tools and other information to help small business owners and sole traders in financial difficulty.

### Rural Financial Counsellors

[www.nema.gov.au/get-support/rural-financial-counselling-service/rural-financial-counselling-service-information](http://www.nema.gov.au/get-support/rural-financial-counselling-service/rural-financial-counselling-service-information)

The Rural Financial Counselling Service (RFCS) Program is an Australian Government initiative that provides free and independent financial counselling to eligible farmers, fishers, foresters and small related enterprises who are experiencing, or at risk of, financial hardship.

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

### Heads Up

[www.headsup.org.au](http://www.headsup.org.au)

Provides a range of resources, information and advice for individuals and organisations to help create a mentally healthy workplace.

### ATO Business Viability Assessment Tool

[www.ato.gov.au](http://www.ato.gov.au)

Use the ATO's business viability assessment tool to determine whether your business is viable.

### Understand Insurance

[www.understandinsurance.com.au](http://www.understandinsurance.com.au)

Information to assist consumers and businesses to make well-informed decisions about their insurance needs.

### Small Business Mentoring Service

[www.sbms.org.au](http://www.sbms.org.au)

Is a not-for-profit association connecting you with business mentors to seek advice and expertise.

### Small business help lines

[www.afsa.gov.au](http://www.afsa.gov.au)  
13 28 46

The Australian Government has established the Small Business Support Line to provide one-on-one financial support.

### ASBFEO

[www.asbfeo.gov.au/node](http://www.asbfeo.gov.au/node)

Can assist and advocate for small businesses and family enterprises to enable them to grow and thrive.

### Australian Government

Support for businesses in Australia

[www.business.gov.au](http://www.business.gov.au)

Information, grants, services and support from across government to help your business succeed.

# Financial and mental health support services directory

## Help with job or finding work

### **JobAccess**

[www.jobaccess.gov.au](http://www.jobaccess.gov.au)

JobAccess is aimed at employers, service providers and people with disabilities and provides access to information that assists with employment.

### **Contact your HR Department**

If you are employed, contact your HR department to enquire about any family violence, leave entitlements or other support offered by your organisation.

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

### **The Centrelink Payment and Service Finder**

[www.centrelink.gov.au/custsite\\_pfe/pymtfinderest/paymentFinderEstimatorPage.jsf?wec-appid=pymtfinderest&wec-locale=en\\_US#stay](http://www.centrelink.gov.au/custsite_pfe/pymtfinderest/paymentFinderEstimatorPage.jsf?wec-appid=pymtfinderest&wec-locale=en_US#stay)

A useful tool to see what government payments or services you may be eligible for.

### **Workforce Australia**

[www.workforceaustralia.gov.au/individuals/](http://www.workforceaustralia.gov.au/individuals/)

Workforce Australia can direct you to many jobs available in both the public and private sector. If you're looking to start your own business, Workforce Australia has information on where and how to begin.

### **Fair Work**

[www.fairwork.gov.au](http://www.fairwork.gov.au)

Learn about your workplace rights and obligations in Australia, including your pay and other entitlements

### **Myfuture**

[www.myfuture.edu.au](http://www.myfuture.edu.au)

Myfuture is an Australian career information and exploration service, which provides tips if you are facing redundancy or need help finding a job.

# Financial and mental health support services directory

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

## Counselling and legal services

### National Debt Helpline

[www.ndh.org.au](http://www.ndh.org.au)  
1800 007 007

Financial Counselling Australia developed this site to provide practical steps, tools and other information to help get your finances back on track.

### Small Business Debt Helpline

[www.sbdh.org.au/](http://www.sbdh.org.au/)  
1800 413 828

Financial Counselling Australia developed this site to provide practical steps, tools and other information to help small business owners and sole traders in financial difficulty.

### Australian Financial Complaints Authority

[www.afca.org.au/](http://www.afca.org.au/)  
1800 931 678

The Australian Financial Complaints Authority (AFCA) is a free, fair and independent dispute resolution scheme. AFCA consider complaints about financial products and services. AFCA's service is offered as an alternative to tribunals and courts to resolve complaints consumers and small businesses have with their financial firms.

### Community Legal Centres Australia

[www.clcs.org.au](http://www.clcs.org.au)

A directory of community legal centres in Australia.

### Women's Legal Services Australia

[www.wlsa.org.au](http://www.wlsa.org.au)

A network of legal centres specialising in women's legal services.

### Department of Human Services

[www.humanservices.gov.au](http://www.humanservices.gov.au)  
13 28 50  
(multilingual 13 12 02)

Helpful information about Federal Government initiatives such as Centrelink, Medicare, Child Care and Social Work Services.

### Australian Financial Security Authority

[www.afsa.gov.au](http://www.afsa.gov.au)

Useful information and statistics, as well as application forms for managing debts and insolvency in Australia.

### Ask Izzy

[www.askizzy.org.au](http://www.askizzy.org.au)

An A-Z directory of community support services. These include emergency housing, meals, money, legal advice, domestic and family violence support and more.

## Help with problem gambling

### Gambling Help Online

[www.gamblinghelponline.org.au](http://www.gamblinghelponline.org.au)  
1800 858 858

Gambling Help Online is funded as part of an agreement between all State and Territory Governments, and the Australian Government. The service complements and increases the range of services available in responding to problem gambling issues. It provides Australians

with a new opportunity to access counselling and information services when they are unable or reluctant to access face-to-face services available.

### Gamblers Anonymous

[www.gaaustralia.org.au](http://www.gaaustralia.org.au)

A fellowship of men and women who share their experiences, strength and hope with each other, and help others recover from a gambling

problem. Gamblers Anonymous holds approximately 130 meetings every week across Australia.

# Financial and mental health support services directory

## Struggling with depression, anxiety or suicide

### Head to Health

[www.headtohealth.gov.au](http://www.headtohealth.gov.au)

Head to Health provides information about and links to nearly 400 mental health services and resources funded by the Australian Government. These include websites, apps, online programs, forums, phone support, chat and email services. This is an excellent starting point for finding services.

### Black Dog Institute

[www.blackdoginstitute.org.au](http://www.blackdoginstitute.org.au)

The Black Dog Institute aims to reduce the incidence of mental illness and the stigma around it, to actively reduce suicide rates and empower everyone to live the most mentally healthy lives possible.

### MIND Australia

[www.mindaustralia.org.au](http://www.mindaustralia.org.au)  
Service Information 1300 286 463  
Carer Helpline 1300 554 660

MIND provides information and practical support for people living with mental illness and their families and/or carers, including NDIS provision, residential and community services, and peer and family online discussion forums. They also provide links to state branches and services.

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

### Touchbase

[www.touchbase.org.au](http://www.touchbase.org.au)

Touchbase is an Australian government-funded service that provides information, support and services for LGBTI Australians, with useful links to state-based mental health, drug and alcohol and support services.

### Beyond Blue

[www.beyondblue.org.au](http://www.beyondblue.org.au)  
1300 224 636

Beyond Blue provides information and support to help everyone in Australia achieve their best possible mental health, whatever their age and wherever they live. Available 24/7, the telephone support service provides information and advice from a mental health professional. An online chat service is also available between 3pm - 12am (midnight), 7 days a week (AEST) or you can email. A range of moderated, online forums are also available.

### R U OK?

[www.ruok.org.au](http://www.ruok.org.au)

A suicide prevention charity that aims to inspire and empower everyone to meaningfully connect with the people around them and start a conversation with anyone who may be struggling.

### SANE

[www.sane.org](http://www.sane.org)  
1800 187 263

SANE Australia is a national mental health charity working to support four million Australians affected by complex mental illness. SANE's work includes mental health awareness, online peer support and information, stigma reduction, specialist helpline support, research and advocacy.

### Griefline

[www.griefline.org.au](http://www.griefline.org.au)  
03 9935 7400 (National & Melbourne)  
1300 845 745 (National Landline)

Griefline is a loss and grief national telephone counselling service, providing free, anonymous support and specialist counselling services to individuals and families. Griefline is available over the phone between 12pm - 3pm, 7 days a week (AEST), and offers a 24/7 Online Counselling Service.

### 13YARN

[www.13yarn.org.au](http://www.13yarn.org.au)  
13 92 76

National crisis support line for Aboriginal or Torres Strait Islander people who are feeling overwhelmed or having difficulty coping.

# Financial and mental health support services directory

## Crisis lines

### Triple Zero

[www.triplezero.gov.au](http://www.triplezero.gov.au)  
000

The Triple Zero (000) service is the quickest way to get the right emergency service to help you. You can contact Police, Fire or Ambulance in life threatening or emergency situations.

**Note:** The only way of contacting Triple Zero (000) is with a voice call. You cannot SMS, email, instant message, video call or use social media to contact emergency services via Triple Zero. You can download an app from the site that, amongst other features, displays the GPS coordinates of the phone's location, which the caller can then provide to the emergency services operator.

### 13Yarn

[www.13yarn.org.au](http://www.13yarn.org.au)  
13 92 96

The first national crisis support line for mob who are feeling overwhelmed or having difficulty coping. They offer a confidential one-on-one yarning opportunity with a Lifeline-trained Aboriginal & Torres Strait Islander Crisis Supporter who can provide crisis support 24 hours a day, 7 days a week.

13YARN empowers the community with the opportunity to yarn without judgement and provides a culturally safe

space to speak about your needs, worries or concerns.

See below for key support services and resources available to people needing financial and mental health support. If you are speaking to someone who is in immediate danger, call 000 (triple zero) and/or encourage them to go to their nearest hospital emergency department.

If you, or someone you know, are feeling worried or no good, we encourage you to connect with 13Yarn 24 hours/7 days and talk with an Aboriginal or Torres Strait Islander Crisis Supporter.

### Suicide Call Back Service

[www.suicidecallbackservice.org.au](http://www.suicidecallbackservice.org.au)  
1300 659 467

Suicide Call Back Service is a nationwide service that provides professional 24/7 telephone and online counselling to people who are affected by suicide. This includes anyone who is feeling suicidal, is worried about or caring for someone who may be feeling suicidal, or is bereaved by suicide.

The Suicide Call Back Service provides immediate telephone crisis counselling and support and can schedule up to six telephone counselling sessions with the same counsellor, at a time that best suits your needs.

### Lifeline

[www.lifeline.org.au](http://www.lifeline.org.au)  
13 11 14

Lifeline is a national charity providing all Australians experiencing a personal crisis with access to 24 hour crisis support and suicide prevention services.

People speaking languages other than English can ring the Translating and Interpreting Service on 131 450 and ask for Lifeline help. Similarly, persons who have hearing or speech impairment can request Lifeline support via their usual National Relay Service option. Lifeline also offers peer support forums (with SANE Australia), and an online Crisis Support Chat service with a counsellor, available 7pm – 12am (midnight), 7 days a week (AEST).

# About us

## Acknowledgments

We would also like to thank the following organisations who helped inform and shape this guide.

[Good Shepherd Australia](#)

[Small Business Debt Helpline](#)

[St Vincent de Paul Society](#)

[Transurban](#)

[Greater Western Water](#)

[Shared Value Project](#)

[National Debt Helpline](#)

[Australian Securities and Investments Commission](#)

## About the authors

In partnership with Financial Counselling Australia.

In addition to [Beyond Blue](#), [Financial Counselling Australia](#) and [Ellis Jones](#), the authors of this guide also include the various co-design session participants with lived experience. We thank them for their participation, honesty and input.



## Additional resources

- [🔗 Beyond Blue financial wellbeing resources](#)



# References

## **1800RESPECT (2022)**

*Financial abuse support toolkit.*

Available at: <https://www.1800respect.org.au/violence-and-abuse/financial-abuse/toolkit>  
(Accessed: February 17, 2023).

## **ASIC and Beyond Blue (2022)**

*Money and mental health social research report.*

Available at: [https://www.beyondblue.org.au/docs/default-source/about-beyond-blue/20061-money-and-mental-health-research-final-report-220804.pdf?sfvrsn=fd5d30e5\\_2](https://www.beyondblue.org.au/docs/default-source/about-beyond-blue/20061-money-and-mental-health-research-final-report-220804.pdf?sfvrsn=fd5d30e5_2)  
(Accessed: December 2022).

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## Definitions

### Financial abuse

Financial abuse is a form of family violence in which money and finances are used to coerce, control or hurt someone.

It can include many things, like controlling and preventing access to money, stopping someone from getting a job, forcing someone into unwanted loans (1800RESPECT, 2022), or sabotaging resources like housing, food, transport, study or employment (Centre for Women's Economic Safety, 2022).

Financial abuse can occur with other forms of violence and abuse.

# Contact

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## Financial Counselling Australia

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