



Financial & Welfare Support Guide

Domestic Students Financial Support

ECU Support for Students during COVID-19 Outbreak

ECU has a wide range of support programs for students, and in response to the COVID-19 situation more services are being added to assist students as they transition to remote learning.

ECU understands that students are facing financial hardship and are committed to doing everything they can to help. To help you continue with your studies, ECU has put in place a \$2 million Student Support Package. Please click [here](#) for the latest information.

ECU Emergency Relief Scheme

ECU has established Emergency Relief Grants for international and domestic students that are experiencing severe financial hardship. The Emergency Relief Grants are designed to support students that are experiencing a recent change in circumstances due to COVID-19 that is contributing to financial hardship.

This scheme replaces the ECU Support Grants administered in Semester 1, 2020 and different eligibility criteria apply. Applications for Semester 2, 2020 will open soon. Please click [here](#) for the latest update.

ECU Guild Student Support Pantry Box

The ECU Student Guild and the ECU Graduate Research School are partnering to help ECU students in financial hardship receive basic food items to ensure no student faces food insecurity as a result of the COVID-19 crisis.

Students or Staff facing financial hardship can apply for a box of grocery essentials [here](#).

Government Websites

Where possible we have linked to Government websites as this will be the most accurate and up to date. We suggest that you check these sites regularly.

[Click Here](#) to see the latest information from the Australian Government. This will give you great insight into what is available, breaking down and listing it directly.

[Click Here](#) to see the latest information from the Western Australian Government.

Centrelink

Receiving Centrelink

If you are already receiving a Centrelink payment, have been working part time or casually and your hours have reduced then inform Centrelink via the My Gov App and you can expect your payments to increase. Most of the system is automated so most recipients do not need to do anything.



The first Economic Support Payment of \$750 should have appeared in bank accounts from 1st April 2020 onwards. The Coronavirus Supplement is being extended at a rate of \$250 per fortnight from 25 September 2020 to 31 December 2020. This change reflects the gradually improving economic and labour market conditions and will balance the level of support people are receiving with incentives to get back into the job market.

Centrelink also administers one off Crisis Payments to students who are eligible and experiencing severe hardship. More information about Crisis Payments can be found at <https://www.servicesaustralia.gov.au/individuals/services/centrelink/crisis-payment>.

For the most up to date information on Payments, Economic Support Payments and Supplements [click here](#).

New to Centrelink

- Go to/create your My Gov account. You will see a Covid 19 notice – “Intention to access coronavirus support.” Follow the link and register your intention to claim.
- Then Call Centrelink on 13 24 90. They will search their database to see if you have a record from when you were a child. If there is no record one will be created.
- Once you have your CRN (Customer Reference Number) from Centrelink, go back to My Gov and link to Centrelink. Once you have done this you can Make a Claim and apply for the Jobseeker Payment.

NB: If you have applied for Austudy or Youth Allowance before Covid-19 and your circumstances have changed or you haven't heard back from Centrelink make sure you follow set 1 (above) Go to your My Gov account and register your Intention to access Coronavirus support. Then call Centrelink and explain your situation.

We understand that My Gov and Centrelink are struggling to keep up with demand. Keep trying! In the meantime, we have some suggestions below to help ease the financial stress.

Rent

We recommend students approach their Landlords if experiencing Financial Hardship. Speak to your Landlord about your financial situation and continue to pay as much as you can. Our suggestion is to do a budget with your funds and work out how much you can afford to pay in rent and then offer this amount.

[Tenancy WA](#) has fact sheets and an advice line.

What are the current options when tenants are having trouble paying rent?

Due to loss of employment, some tenants may experience difficulties making their rent payments.

Tenants who experience difficulty meeting their rent obligations due to the impact of COVID-19 should inform their lessor/property manager as soon as possible. Tenants and landlords should be honest about the situation and discuss options - these could include a rent-free period, a decrease in rent or a mutual agreement to terminate the lease without penalty.



Lessors and tenants who reach agreement about how to manage the situation should formalise any agreement in writing.

It is important to be aware that in the event that a mutual agreement cannot be met and either the lessor or the tenant determines to terminate the tenancy, both parties must comply with the termination processes outlined in the *Residential Tenancies Act 1987*.

More information about ending a tenancy may be found at:

[Lessor ending a tenancy](#)

[Tenant ending a tenancy](#)

A six month moratorium on residential tenancy evictions in Western Australia has been made law until 28th March 2021. Please click [this link](#) for further details.

For information about income assistance for anyone impacted by COVID-19 coronavirus, visit the [Department of Treasury](#).

[Moneysmart](#)

This is an excellent Government site containing the most up to date financial information for those financially affected by Covid-19. It also has a large range of information on all things money related. All Lenders and most utilities will have a Financial Hardship Team ready to help you find a way forward. Google: Your Lender/utility and 'Financial Hardship' and contact details will come up.

The most important thing during tough times is to keep talking to people to find solutions.

Food and community support

[Hardship Utility Grant Scheme \(HUGS\)](#) is administered by the Western Australian Government Department of Communities to assist people experiencing financial hardship to pay their utility bills. To access HUGS, students should contact their utility provider directly to request an assessment. Pending an assessment, students might receive financial assistance or establish an affordable repayment plan.

Guild Student Support Pantry Box

The ECU Student Guild and the ECU Graduate Research School are partnering to help ECU students in financial hardship receive basic food items to ensure no student faces food insecurity as a result of the COVID-19 crisis.

Students or Staff facing financial hardship can apply for a box of grocery essentials [here](#) or make an appointment with a [Guild Student Assist Officer](#) to go through all support available.

[Vinnies](#) - Food or a voucher. Tel - 1300 794 054.



Are you experiencing significant difficulties in meeting living expenses such as paying bills and having sufficient food and/or feeling socially isolated?

Support might involve having a friendly chat or it might include providing information, advocacy, food or food vouchers, clothing, furniture, budget support, assistance with utility bills or back to school costs.

If you require assistance in the Perth Metropolitan area please call our Call Centre on 1300 794 054 weekdays 9:00am to 1:00pm.

Salvation Army provide food, support with utility bills and other expenses if funds are available. They also provide financial counselling for individuals who are experiencing debt or are in financial distress. This support is only available for people on Centrelink (Austudy etc) and they must show a Centrelink Income Statement. - Tel: 9279 4500.

WA Connect is WA's online hub for Emergency Relief and other financial support service. Students can use the site to search for services in their local area that can assist with food, rent, bills and Centrelink related issues.

MercyCare interest free loans MercyCare provides affordable and manageable interest free loans. You can borrow between \$100 - \$1500 and negotiate your repayment term of anywhere between 6 and 18 months. Call us on 1800 268 472 for more information.

Anglicare WA and **WA NILS** administer the No Interest Loan Scheme (NILS), which provides loans of up to \$1,500 to assist with purchasing whitegoods, home utilities, equipment to assist with mobility, car repairs, some medical expenses as well as school related costs for students with children. More detail can be found [online](#) or by calling 9263 2199.

Local Councils are a great resources and some provide local financial support services as well. Which council are you in? Find out at <https://www.mycouncil.wa.gov.au/> and get in touch to see what support they can provide you.

Wellbeing

The safety of all staff, students and the public are the Government's number one priority. We also understand that this extends to ensuring staff and students have the mental well-being support they need. If you need mental well-being support please access support through:

ECU counselling services can be contacted at (61 8) 9370 6706 or booked online at <https://intranet.ecu.edu.au/student/support/counselling-and-equity-services/counselling>.

ECU's counselling services are free, confidential and available to all enrolled students.

ECU also has a **Crisis Line** for out of hours' emergencies around health and wellbeing. The line can be contacted between 5pm-9am weekdays, or 24 hours on weekends. ECU's Crisis Line can be contacted on 1300 583 032 or via SMS at 0488 884 232.



[Lifeline](#) is Australia's national crisis support and suicide prevention service. Lifeline staff can be contacted 24/7 at 13 11 14 and self-help tools can be found online at lifeline.org.au. Crisis Support chat groups are also run online at specific times – see the [website](#) for further details.

[Beyond Blue](#) is a 24 hour, 7 days per week free telephone support service for students who are stressed and need someone to speak with in confidence about their wellbeing. [Web chat](#) services are also available between certain hours or call 1300 224 636.

[Kids Helpline](#) is also like Beyond Blue but specifically for young people aged 5 to 25. Go [online](#) or call 1800 551 800.

[Headspace](#) provides tailored, holistic support to students aged 25 and under who need help with mental health, physical health, alcohol and other drugs or work and study support. Offices are located in Joondalup, Osborne Park, Midland, Fremantle, Armadale and Rockingham. Many resources are [online](#) and appointments can be made with a local centre through the website.

[1800 RESPECT \(1800 737 732\)](#) is a 24 hour, 7 days per week free telephone support service for people who are experiencing, or at risk of experiencing, sexual assault, family or domestic violence. Students can also web chat with a trained professional. 1800 RESPECT can be contacted [online](#) or by calling 1800 737 732.

[Legal Aid WA](#) provides free or low-cost (depending on your situation) legal services. Legal Aid's Infoline can be contacted from 9am-4pm Weekdays on 1300 650 579.

For more information contact:

ECU Guild on 08 6304 2640 or check out our [website](#) for updates, FAQs and support services.

ecuguild.org.au