

# Financial & Welfare Support Guide

The Student Guild would like you to know that we are aware that International Students are having a particularly challenging time during the Covid-19 Crisis. Please know that the Guild is working with ECU to provide as much support as we can to affected students.

You can book an appointment [here](#) with one of our Guild Student Assist officers face to face at the Mt Lawley or Joondalup campus or via telephone if you wish to discuss your current situation, we can then see how we may be able to support you. In the meantime, we have put together some information especially for International Students.

## *International 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.

### **Hardship Payment Scheme**

Designed for continuing international onshore students on a Student Visa spread the cost of tuition fee payment. Students must be temporarily experiencing difficulty in paying tuition fees due to extenuating and unexpected circumstances that are beyond your control and directly impact your ability to pay your fees by the due date. [Check eligibility and apply for the Hardship Payment Scheme.](#)

### **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.



[Study in Australia](#) are constantly updating their information regarding support available for international students.

More and more organisations have made significant commitments to supporting students through hardship funds and welfare support. If you're struggling to meet your living expenses, [click here](#) to see how you can access welfare support.

[StudyPerth](#) also has a great list of resources and support on offer for international students impacted by COVID-19 including a [StudyPerth Crisis Relief Program](#). SPCR is accessible by application from international students in Western Australia who are in immediate, emergency need of food or shelter.

### **Superannuation**

If you have been working in Australia and contributing to a Superannuation Fund you **may** be able to access those funds. You apply using your **My Gov** account. For more information about accessing your superannuation early [click here](#).

[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.

### **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 28<sup>th</sup> 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](#).

***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.

[Ask Izzy](#) is a mobile website that connects people who are in crisis with the services they need right now and nearby.



**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](http://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 at **<https://headspace.org.au>** 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.

## ***Specific Support for International Students***

### **Visas and Immigration**

[Click here](#) to find the most up to date information from the Department of Home Affairs.

### **[Red Cross Assistance Emergency Relief \(1800 733 276\)](#)**

The Red Cross has been funded by the Department of Social Services to provide emergency relief payments to people on temporary visas made vulnerable by the COVID-19 pandemic. For more information please visit <https://www.redcross.org.au/get-help/help-for-migrants-in-transition/help-for-migrants-in-transition>.

[Homeward's Assisted Returns Program](#) provides students with assistance to return home voluntarily, including assistance with travel forms, organising travel arrangements, and financial assistance with travel related expenses. Students who are interested can contact [Homeward](#) online or on 1300 094 663.

[Translating and Interpreting Services \(TIS\)](#) provides free interpreting services to people with limited English language proficient. TIS services can be used for Medical appointments, casework and emergency services, real estate agencies, local government authorities and trade unions. Contact TIS on 131 450 or [online](#).

### **Indian Student support**

The [Federation of Indian Associations of WA Inc](#) is inviting all Indian international students to join the below community group to ensure you're supported during this time.

Join the Group: <https://www.facebook.com/groups/AdoptIndianStudentInAustraliaCovid19>.

### **African Student support**

In response to the difficulties that our African international students are currently facing due to COVID-19, Organisation of African Communities in WA Inc. are currently stationing food banks in various locations around Perth. If you or someone you know will benefit from this please contact the ASIWA Student Coordinator on: [asiwa@dept.oacwa.com.au](mailto:asiwa@dept.oacwa.com.au) or Call: 0413121842.

<https://oacwa.com.au/>

[Original Facebook Post](#)

### **Pakistan Association of WA INC and AICI student support Program**

In this difficult time, Pakistan Association of WA INC with Collaboration with AICI has been providing free Grocery to Pakistani Students, Students from other nationalities are also welcome. If you are



anyone in your circle who requires support please click the link below or alternatively contact Ali Mardan Shah at 0410 000 552 or Hassan Jahangir at 0452 011 653.

[Pakistani student support program by PAWA & AICI for effective students](#)

#### **Malaysian Student support**

In light of the rapid outbreak of the Coronavirus Disease 2019 (COVID-19), allow us to remind all Malaysian Students in Australia and New Zealand to register with the EMA's online registration system.

Link: [www.ema.org.au/students](http://www.ema.org.au/students)

The [Multicultural Services Centre](#) is running Happy Minds and Helping Hands workshops to raise awareness and prevention of self-harm and suicide and assisting in the creation of support groups and how to support, help or strengthen those who are going through a crisis. If you are interested in attending one of these workshops or want us to organise one for your community, please contact Nedzada Nadia Loncar, the Coordinator of Suicide Prevention and Intervention Project at [nadia@mscwa.com.au](mailto:nadia@mscwa.com.au)

MSC also have an [informative webpage](#) on the support available for international students and temporary visa holders.

#### **COVID-19 Scam Watch**

There are scams circulating so please take care online and check all links carefully before opening. [Click here](#) to find more information.

### ***For more information contact:***

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

***ecuguild.org.au***