MONEY READY TOOLKIT

Disaster proof your finances
The Money Ready Toolkit is an initiative of Good Shepherd Microfinance with the support of the Queensland Government.

Good Shepherd Microfinance offers a range of people-centred, affordable financial programs to people who are financially vulnerable. These programs promote economic wellbeing for people with low incomes, especially women and girls, and help them to move from financial crisis to resilience and inclusion.

We work together with the corporate, government and community sectors to create programs that enable clients to realise their own economic wellbeing, as they define it themselves. This approach leaves clients feeling valued and in control of their finances and lives.

As part of getting Money Ready, please take the time to check who and what support is available in your local community —

It’s time to get Money Ready

Queensland is a great place to live—plenty of sunshine and a great outdoor lifestyle.

However, we all know our beautiful state can change overnight, bringing cyclones, floods, severe weather, fire and other natural and human-made disasters.

A disaster can have serious impacts on our way of life and cause major money worries.

That’s why every one of us needs to get Money Ready.

We can’t prevent disasters from happening but we can prepare and protect ourselves and our families by making good money choices now.

Meet Karen

Karen is Queensland Manager for Good Shepherd Microfinance, so she regularly talks to people about their finances.

Throughout the toolkit, Karen will be popping in with handy tips and advice to make sure you’re Money Ready for any disaster. There’s also a handy list of organisations and contact details at the back of this toolkit.
Disaster ready

If a disaster struck tomorrow, would you be financially ready?
Could you afford to pay rent on top of the cost of rebuilding?
Could you afford to leave your home for a week?
Would a government grant be enough to repair or rebuild your home?
The Money Ready Toolkit gives you an easy-to-follow plan to help get financially ready and back on your feet if you are affected by a disaster.

KAREN SAYS:

The first step is to find out if you’re Money Ready or not.

Complete this simple quiz to see how much work you need to do.

☐ I know what natural disasters are most likely to affect me.

I have:

☐ Home insurance
☐ Contents insurance
☐ Comprehensive car insurance
☐ I have enough insurance to rebuild my home and replace my belongings.
☐ I have enough insurance to cover me for temporary accommodation.
☐ All my important documents are safely stored.
☐ I have backup copies with a friend, family member or in the cloud.
☐ I have enough money saved for at least six weeks of food and accommodation.

Did you tick ALL the boxes?

✔ Congratulations, your finances will survive a disaster!
✘ Hmm, you’re going to have to get Money Ready.
Prepare

Are you covered?

If a cyclone or fire destroyed everything you own, could you afford to replace it?

That’s why we need insurance.

One in three households has no contents insurance and one in 10 has no home insurance.1

If you don’t have insurance—or if you are underinsured—you could be substantially out of pocket if a disaster hits.

Make sure you’re Money Ready

Bill and Mary were confident that their finances were in order. Both of them were working and had managed to buy a small house in Innisfail. Their combined wages comfortably covered the mortgage, car loans and bills, with enough left over for an annual holiday with the kids.

Then a tropical cyclone hit and their financial security was ripped away.

Bill and Mary returned to Innisfail to find their home and all of their belongings completely destroyed.

With many of the houses in the local area severely damaged, they had to move to Cairns while rebuilding. Bill quickly found work but Mary was not so lucky. The money they had saved for their annual family holiday disappeared on basic living expenses.

Although they had insured their house and contents, it had been years since they updated their policy. Bill and Mary were shocked to find that the insurance payout would only stretch to cover half of the cost of rebuilding and the basic essentials. They had to get a much bigger mortgage to pay for rebuilding their house, which put them under a lot of financial strain.

1 2016 RACQ Household Cover Index
What is insurance?
Insurance protects us from losing money and helps us to recover from a disaster.

It can help us replace our homes and belongings if they are destroyed in a fire, flood or cyclone.

I can’t afford insurance
The insurance market is very competitive which means there are options for everyone. It’s worth talking to some insurance companies to see what they can do for you.

Good Shepherd Microfinance’s Good Insurance program works with Australia’s largest insurance companies to create affordable and simple insurance policies for people on low incomes. These products enable people to insure their household belongings or cars, so they’re protected when a disaster strikes.

Know what your belongings are worth
Gino rented a small ground floor apartment near the Brisbane River. Although he was worried about his things when he had to evacuate in the floods, he thought his contents insurance would cover the cost of anything that was ruined.

Like most of us, though, Gino had guessed what his belongings were worth and, unfortunately, he had underestimated their value. As a result, his insurance didn’t cover the full cost of replacing everything and Gino ended up having to pay almost $8,000 out of his own pocket.

Sometimes we only need insurance for a couple of items. There are lots of companies that insure a few individual items. Insurance 4 That, developed with IAG, lets people insure individual items for an agreed value, keeping the cost of premiums down.

Learn more about insurance
Understand Insurance, Know Risk and ASIC’s MoneySmart site have practical information to help you learn about insurance and make decisions that meet your needs.

They look at what insurers do, how insurance products work, and why you might need insurance. They also explain how to understand your risks, what to consider when choosing insurance, how to manage the cost of a premium, and how to lodge a claim.
? Do you live in a flood prone area, in an area where cyclones or storms are common, or close to bushland which might be affected by fire?

Make sure your insurance covers you for the natural disasters that are most likely to affect you.

? How do I know what my insurance covers?

What your insurance policy covers — including any natural disasters — is outlined in the Product Disclosure Statement (PDS). Read the PDS before buying insurance to make sure you’re covered for the things you need to be covered for. You can also contact your insurer directly to ask them what ‘events’ or disasters are covered by the policy.

? Could you afford to rebuild your home if it was completely destroyed?

Speak to a builder or valuer to find out what rebuilding your property would cost, or use one of the handy online calculators at Understand Insurance.

Go over your cover each year — building costs and standards are always changing.

? Do you know how much money you’d need to replace all your belongings?

Even if you’re renting, you could lose everything in a disaster.

Go room by room and list everything you own, including brand names. Take photos of anything expensive like computers or jewellery.

It might sound like a big job, but having an accurate list will make sure your insurance covers the cost of replacing damaged or destroyed items with new ones.

? A cyclone is about to hit — is it too late to get insurance?

You might not be covered if you take out insurance just before an event like a cyclone.

Many insurance companies put an ‘embargo’ on policies so people can’t take out insurance only when a disaster is about to happen.

It’s best to check your PDS or ask your insurance company.

? What would happen to your family if you were injured or killed?

We don’t like to think about it, but income protection or life insurance will make sure that your family is taken care of if the worst happens.

Making a will helps ensure your loved ones are looked after.
Save for a rainy day

Emergencies can be expensive.

It’s good to put away some money for a rainy day — just a few dollars every week could make a big difference and save you a lot of stress.

If your home is badly damaged, you might not be able to live in it while it’s being repaired or rebuilt. Could you afford for your family to rent somewhere else while that happens?

If you struggle to put money away, it might help to make a budget to see where you could save a few dollars.

Almost one in five of us couldn’t raise between $500 and $1,000 in an emergency.²

Everyone needs a savings buffer

As a single mum, Leanne sometimes struggled to make ends meet. She usually paid her rent and her bills on time but any unexpected expense could upset the careful juggling act — particularly if it came just before payday.

She certainly didn’t think she could afford to save any money. But when her washing machine needed replacing, a friend mentioned she might be able to get a no interest loan from Good Shepherd Microfinance.

The Good Money adviser helped Leanne put together her documents to apply for the No Interest Loan Scheme (NILS) and checked that she could repay the loan. By making herself a packed lunch every day and swapping to a prepaid phone plan, Leanne was able to save valuable dollars that could help pay off the loan.

2. BT Australian Financial Health Index 2013
1 **Make a budget**
When you know what you’re spending money on, it’s easier to see where you might be able to save. Maybe you can make yourself a packed lunch, borrow books or magazines from the library, or switch to a cheaper phone plan.

2 **Check prices**
Be a careful shopper and check if there is a cheaper option, or if you can get a better deal by shopping around. Even if you only save a couple of dollars on each grocery shop, it all adds up!

3 **Keep the change**
Empty out your pockets or wallet a couple of times a week, and put that loose change in a money jar. It can easily add up to a couple of hundred dollars over a year.

4 **Keep savings separate to your everyday money**
Start a separate account and put away your savings as soon as you get paid. And then, don’t touch!

5 **Watch your money grow**
Check your bank statements and review your progress. There’s nothing like watching the dollars pile up to motivate you to save even more.

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**KAREN SAYS:**
*Five easy tips to help you save.*

**Make a budget today**
MoneySmart has some excellent tools to help you understand where your money is going and how to save more. Its budgeting tools are available in several languages including Simplified Chinese, Traditional Chinese, Italian, Arabic, Vietnamese, Somali, Dari, and Sudanese Arabic.
Keep your important documents safe

When disaster strikes, the last thing you should be worrying about is trying to find all your important documents.

Replacing them is a hassle, so it’s much better to make sure they are safely stored — preferably in a fire resistant, waterproof safe.

Keep electronic copies in the cloud or on an external hard drive or USB stick and give it to a friend, relative or solicitor for safekeeping. You can add a password to these electronic files to make sure that only you can access them.

Back up your documents

When a severe storm hit Mackay, Lily was safe and dry at a friend’s apartment. But the nearby street, where she’d parked her car, ended up completely underwater in a flash flood.

In the car were Lily’s laptop and smartphone with contact numbers for all her friends and family — and the details of her car insurer.

Luckily though, Lily had thought to back up her important contacts and kept one copy on a USB stick with her parents and one in the cloud.
FAQs

What's the cloud?

Have you ever heard someone say, 'It’s in the cloud’?

Lots of people use the internet to save their important documents such as photos. This means information is stored electronically and can be accessed from any device connected to the internet like a laptop or smartphone.

Before storing your important documents in the cloud, make sure you understand what safeguards there are to protect your personal information.

KAREN SAYS:

Keep these official documents safe.

- Birth certificates
- Marriage certificate
- Wills
- Passports
- Title deeds
- Details of bank accounts and superannuation
- Insurance policies
- Copies of drivers licences, Medicare and healthcare cards, bankcards and credit cards
- Photographs of valuable items
Help someone else

One thing Queenslanders have always been good at is looking out for our neighbours. We’ve seen this over and over again when disaster strikes.

While you’re making sure your finances are ready for a possible emergency, think about other people close to you who might need help. Do you have an older relative? A friend who is struggling to make ends meet? Or maybe a neighbour who doesn’t speak very good English?

Maybe you could share some of the tips in this toolkit with them or help them find someone who can help?

If more of us are Money Ready, our towns and communities will recover better from a disaster — which is good for us all.

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Share Money Ready with your friends

Abdi and Halima have recently moved to Kingaroy. They are still settling in to the community but Abdi has found work and Halima has made some friends through her children’s school.

Halima’s friend Julie has been making sure her family is financially ready for bushfire season. Knowing Abdi and Halima are new to the area and might not be aware of the risk, she got an extra copy of the Money Ready Toolkit for Halima and made sure her new friend understood how to protect her family’s finances too.
Put together a Financial Emergency Kit

Sometimes we get plenty of warning that a disaster is about to happen but often we don't. That's why we need to be prepared.

Every household needs an Emergency Plan and Kit, containing all the things you will need if a disaster strikes — food and water, medical supplies, torches, clothes and tools.

But your kit also needs to include some things to ensure you’re Money Ready, like a list of contacts and copies of important documents.

Take the time to put together an Emergency Kit and keep it close by. That way, if you need to evacuate, you can just grab it and go.

Don’t forget to update it — it’s a good idea to go through your Emergency Kit just before storm season to make sure it’s still current.

You may want to consider putting any other personal or valuable items you can’t replace in your Emergency Kit so, if you do need to grab and go, you can take some of your cherished items with you.

KAREN SAYS:

Keep these in your kit.

- A list of people you might need to contact.
- Copies of your important documents on a USB stick or CD (stored in a sealed plastic bag).

Get your Emergency Kit ready

The Queensland Government’s Get Ready website has a series of fact sheets to help you to prepare for an emergency.

It’s a great resource to help you figure out whether you’ve thought about all the things you need to do to get prepared. For example, have you thought about your pets or checking on your neighbours?
Respond

Grab and go

If you need to evacuate, grab your Emergency Kit and go.

Remember, ATMs and banks might be closed during the emergency. Take out enough cash beforehand so that you and your family can pay for at least a week of emergency food and accommodation.

Recover

Making a claim

After the emergency has passed, you’ll want to go back to your home. But it’s important to stay put until an official emergency service authority such as the State Emergency Service (SES), Queensland Fire and Emergency Services, Queensland Police, or a local or state government representative has said it’s safe.

Call your insurance company as soon as possible so it can assess the damage. In an emergency, thousands of people may be making claims, so the earlier you contact your insurer, the quicker you will get a result.

If you’re fully insured, you will have enough money to repair or replace your home and belongings.

If you need to dispute a claim

If you’re not happy with how your claim was handled, you should first make a complaint to your insurance company.

In most cases, you should be able to reach an agreement with your insurance company. However, if you are still dissatisfied with the result, you can take your complaint to the ombudsman.

The Financial Ombudsman Service (FOS) is a free, fair and accessible service for people who cannot resolve their dispute with an insurance company.

Visit fos.org.au or call 1800 367 287.

You could also contact the Financial Rights Legal Service for information and advice regarding your insurance claim.
KAREN SAYS:

Seven steps to making a claim.

1. Inform the insurance company as soon as you can and make sure they can get in touch with you.
2. Take pictures or videos of damage to your home or belongings.
3. Start cleaning up and do what you can to prevent further damage.
4. Make a list of damaged or destroyed items. Include brand names, models and serial numbers where possible.
5. Remove any items that may be a health risk, such as water or mud-damaged carpets or soft furnishings, but keep samples of fabrics and other materials to show the insurance company.
6. Store destroyed and damaged items safely. Don’t throw away anything that could be repaired.
7. Speak to your insurance company before going ahead with any major repair work or hiring tradespeople.
Get help with your money

If you’re having money problems after a disaster, a financial counsellor can help.

Financial counsellors provide free, confidential and independent information and support to people in financial difficulty.

You can talk to a financial counsellor by ringing the National Debt Helpline on 1800 007 007 (9.30am – 4.30pm Monday to Friday). You can also find a local financial counsellor on the Find a Financial Counsellor map on the National Debt Helpline website www.ndh.org.au. This website also has information and resources to support people in financial difficulty, with step-by-step guides and letter templates.

FAQs

**What’s microfinance?**

*Good Shepherd Microfinance* offers small loans to people on low incomes who can’t get finance from a bank. Programs include:

**No Interest Loan Scheme**

*No Interest Loan Scheme* (NILS) gives people on low incomes access to safe, fair and affordable credit.

Loans are between $300 and $1,200 for essential goods like fridges, washing machines and furniture, or paying for education and medical expenses. Repayments are set up at an affordable amount over 12 to 18 months. NILS is available at 115 locations across Queensland through local community organisations.

**StepUP**

*StepUP* is a low interest loan for people on low incomes, offered in partnership with NAB.

You can borrow between $800 and $3,000 with up to three years to pay it back. There are no fees. Most StepUP customers use their loan to buy a secondhand car.

**What does GIVIT do?**

During times of disaster and emergency, GIVIT works with government agencies, local councils and not-for-profit organisations to identify the immediate and long term needs of the affected community.

GIVIT then matches offers from individuals and businesses to make sure those who need help get exactly what they need, where and when they need it most.

You can donate items to GIVIT through its website. Individuals requiring items can access GIVIT’s services through a community service provider, local council or not-for-profit in Queensland.

Visit GIVIT at givit.org.au
Getting back on your feet

It can be hard to ask for help, even when we really need it. But getting help can make a big difference in how quickly we bounce back from a disaster.

As well as family, friends and the community, there are plenty of organisations that can help in various ways.

Most banks have special teams to help you if you have money troubles. Talk to your bank about your situation — it might be able to do something to help you while you’re recovering. Visit your bank’s website and click on the ‘Financial Hardship’ link or search for ‘Financial Hardship’ or ‘Natural Disaster’ for more information.

Your telecommunications company will have options for customers in financial difficulty, which includes natural disasters.

Contact your water, gas or electricity suppliers directly to ask how they can help you which may include hardship policies or payment plans.

If you are renting, check your rights with the Rental Tenancies Authority.

Microfinance organisations such as Good Shepherd Microfinance provide safe, fair and affordable financial services for people on low incomes.

For example, if you need to replace essential items — like a fridge or washing machine — Good Shepherd Microfinance offers no interest and low interest loans.

Charities such as Red Cross, St Vincent de Paul, the Salvation Army and GIVIT can help with food, shelter and household items.

In major disasters, local, State or Federal Governments may provide some financial support, but this is usually limited.

If you don’t know where to start, it might help to discuss your options with a financial counsellor.

KAREN SAYS: 

Ask for help.
Where can I get help?

There are many organisations offering services and support to help you prepare for or recover from a disaster. Here’s a handy list of organisations that you might need when a disaster strikes.

**Community organisations**

**Good Shepherd Microfinance**

[goodshepherdmicrofinance.org.au](http://goodshepherdmicrofinance.org.au)

13 64 57

Good Shepherd Microfinance is a not-for-profit organisation that offers fair and affordable financial programs available to people on low incomes. Its No Interest Loan Scheme (NILS) is available in 115 locations across Queensland. Good Shepherd Microfinance can also help with access to low interest loans, low cost insurance and variety of other financial services.

**Queensland NILS providers**


Local NILS providers can be found by simply going to the “find a provider” page on the website and typing in your postcode. There are 115 locations across Queensland offering NILS through local community organisations including St Vincent de Paul, Wesley Mission and Carers Queensland.

**Good Money**


Good Money stores offer safe and affordable financial services for people on low incomes. In 2017, Good Money will open two new stores in Cairns and on the Gold Coast. The stores are a partnership between Good Shepherd Microfinance, NAB and the Queensland Government.

**The Salvation Army**

[salvos.org.au](http://salvos.org.au)

1300 363 622 (National)

The Salvation Army offers a range of support options to help with financial difficulties, depending on the nature of your problems.

**St Vincent de Paul Society**

[vinnies.org.au](http://vinnies.org.au)

1300 633 343 (National)

The St Vincent de Paul Society provides financial support and assistance. Whether you need help paying off an urgent, debilitating bill, or a food voucher to help your family make it through to your next payday.

**Wesley Mission**

[wmq.org.au](http://wmq.org.au)

1800 448 448

Provides a wide variety of support services including financial aid and counselling.

**Financial counselling and information**

**Financial Counsellors’ Association Queensland (FCAQ)**


The FCAQ is a not-for-profit organisation providing free financial counselling/paralegal services to low income and disadvantaged consumers.

**National Debt Helpline (NDH)**

[ndh.org.au](http://ndh.org.au)

1800 007 007

The NDH provides free access to financial counsellors to assist people in financial difficulty. Working in community organisations, their services are free, independent and confidential.

**Salvation Army’s Moneycare**


The Salvation Army’s Moneycare service provides free and confidential financial counselling.

**UnitingCare Financial Wellbeing Service**


1300 370 255

Uniting Care offers face-to-face or over the phone appointments with financial counsellors to help and support clients.

**Improve your financial knowledge**

**ASIC’s MoneySmart**


The Australian Securities and Investment Commission (ASIC) MoneySmart website is full of trustworthy, free and impartial financial guidance and tools.

**Macquarie University**

FREE online course

[open2study.com/courses/financial-literacy](http://open2study.com/courses/financial-literacy)

Paul Clitheroe and Peter Mordaunt, experts in finance, present this FREE three hour course in which you can improve your knowledge of personal finance, such as how to control, invest and protect your finances. Sit back, relax and watch the online videos to improve your financial know-how.

**Wills and Power of Attorney**


ASIC’s MoneySmart website also provides information about how you can give instructions to your family about your legal and medical preferences should you fall ill or lose the capacity to make those decisions yourself.
The Financial Information Service (FIS) educates and informs a wide range of people on financial and lifestyle issues. The FIS program helps people to make informed decisions about investment and financial issues for their current and future needs.

Natural disaster relief and recovery grants and assistance packages

Australian Government
disasterassist.gov.au/Pages/home.aspx#

Department of Human Services—Australian Government

Queensland Reconstruction Authority
qldreconstruction.org.au/ndrra

The Natural Disaster Relief and Recovery Arrangements (NDRRA) are a joint funding initiative of the Commonwealth and State Governments to provide disaster relief and recovery payments and infrastructure restoration to help communities recover from the effects of natural disasters.

Immediate Hardship Assistance Grant
qld.gov.au/community/disasters-emergencies/essential-services-index.html

After a disaster, if you are directly affected by the loss of one or more essential services (electricity, gas, water or sewerage) for more than five days and are suffering hardship as a result, you may be eligible for financial assistance.

Essential Household Contents Grant
qld.gov.au/community/disasters-emergencies/essential-household-content-grant/

If uninsured, or unable to claim insurance, you may be eligible for financial assistance to help replace or repair essential household contents, such as beds, linen and whitegoods, that have been lost or damaged in a disaster.

Structural Assistance Grant
qld.gov.au/community/disasters-emergencies/structural-assistance-grant/

If uninsured or unable to claim insurance, you may be eligible for a one-off payment towards repairs to your home to make it secure and safe.

Essential Services Safety and Reconnection Grant

If you are uninsured, or unable to claim insurance, you may be eligible for a grant to help you reconnect essential services that were damaged by a disaster.

Rural Financial Counselling Service (RFCS)

The Rural Financial Counselling Service (RFCS) provides free rural financial counselling to farmers, fishing enterprises, forestry growers and harvesters and small, related businesses suffering financial hardship.

QRAA
qraa.qld.gov.au/current-programs/Disaster-recovery

QRAA administers financial assistance to disaster affected primary producers, businesses and non-profit organisations under the joint Commonwealth / Queensland Government funded Natural Disaster Relief and Recovery Arrangements (NDRRA).

Discounted products following a disaster

Shop and think local
Part of any recovery is to help your own community. Buying goods and services after a disaster supports local business and jobs. Many businesses will offer good deals or options to support their own community at a time of crisis so check what is on offer with a local store first.

Beware of cheap goods
There is an issue around flood/disaster damaged products being sold following a disaster. Consumers need to remember there is often a reason cheap goods are advertised for sale.
Good Shepherd Microfinance’s Good2GoNow program
good2gonow.com.au

Good Shepherd Microfinance and The Good Guys have joined forces to provide an ethical buying service that gives clients access to the best prices on energy efficient whitegoods, computers and other household appliances.

Renting

Residential Tenancies Authority (RTA)
rtalject.org.au/Renting/During-a-tenancy/Serious-problems-during-a-tenancy/Natural-disasters

If your rented premises are affected by a disaster, manmade or natural, the RTA can help you to better understand your rights.

Insurance

Insurance Council of Australia
understandinsurance.com.au

The Insurance Council of Australia offers an easy to understand guide to insurance, preparing for and recovering from a disaster.

Good Shepherd Microfinance’s Good Insurance program
goodshepherdmicrofinance.org.au/services/good-insurance

Good Shepherd Microfinance’s Good Insurance program works with Australia’s largest insurance companies to create affordable and simple insurance policies for people on low incomes. These products enable people to insure their household belongings or cars, so they’re protected if things go wrong.

Essentials by AAI
essentialsbyaai.com.au

Good Shepherd Microfinance and Suncorp offer a simple and affordable insurance product for people on low incomes. Essentials by AAI allows people to ‘mix and match’ cover for contents and cars, with premiums starting as low as $4 per week.

Insurance 4 That
insurance4that.com.au

Insurance 4 That is an affordable single item insurance solution providing an alternative to traditional contents insurance. It allows you to insure individual items and nominate the insured value of these items.

Know Risk
knowrisk.com.au

Know Risk is a community education program designed by the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) to provide a better understanding of insurance and how it can help.

MoneySmart

This a great place to learn about insurance. MoneySmart is an impartial site provided by ASIC. It offers some great calculators and tools to determine how much insurance you need.

Contact your preferred insurance company.

Banks

Doing It Tough
doingittough.info

If you are experiencing financial hardship it is important to know you are not alone. Banks have specific hardship programs in place to assist customers. This website provides information about the process of applying for hardship assistance, what you can do and what your bank can do. It also provides contact numbers to help you get in touch with your bank or others who may be able to assist you.

Understand the risks of living in Queensland
hardenup.org

The Harden Up — Protecting Queensland website was developed to help you understand the history of severe weather in your suburb and across the state.

Tax Relief

Australian Taxation Office (ATO)
at.gov.au/individuals/dealing-with-disasters/

If you have been affected by a disaster, such as a flood, bushfire or storm, the ATO will give you time to deal with your tax. Make sure you go online to let them know your circumstances.

Dispute resolution and legal support

Legal Aid Queensland
legalaid.qld.gov.au/Home

Legal Aid Queensland provides free legal information for disadvantaged Queenslanders impacted by a disaster on issues including insurance claims, tenancy, employment, credit and debt, fencing and family law.
Financial Ombudsman Service
fos.org.au
The Financial Ombudsman Service (FOS) Australia offers free, fair, independent and accessible dispute resolution for consumers who are unable to resolve complaints with financial services providers including banks, insurers and debt collection agencies.

Credit and Investments Ombudsman
cio.org.au
1800 138 422
The Credit and Investments Ombudsman (CIO) offers an impartial and free dispute resolution scheme to assist consumers to resolve complaints with participating financial services providers.

Financial Rights Legal Centre
financialrights.org.au
insurancelaw.org.au
1300 663 464
Financial Rights offers advice and advocacy for consumers in financial stress.

Emergency/Disaster Information
Get Ready
getready.qld.gov.au
The Get Ready website provides information, tools and resources to help Queenslanders get ready for disasters.

Dealing with Disasters
This site provides information about types of disasters, how to prepare for and recover from them and other useful links.

Queensland Alert
qldalert.com
Queensland Alert provides weather warnings and emergency alerts along with live social media feeds from Queensland Police, Queensland Fire and Emergency Services and the Bureau of Meteorology.

Utility companies
Contact your water, gas or electricity supplier directly to discuss their support for customers impacted by disasters or experiencing financial hardship.

Energy and Water Ombudsman Queensland (EWOQ)
ewoq.com.au
1800 662 837
EWOQ is a free, fair and independent dispute resolution service for unresolved complaints with your electricity, gas or water supplier.

Home Energy Emergency Assistance Scheme
qld.gov.au/community/cost-of-living-support/home-energy-emergency-assistance-scheme
This scheme provides one-off emergency assistance for low-income households to help with paying their home energy bills.

Telecommunications
www.tio.com.au
The Telecommunications Industry Ombudsman (TiO) has established a dedicated helpline for affected consumers. Call 1800 062 058 within 12 months of when the problem first happened.

The TiO also has information about retailers’ requirements to support customers.

The Telecommunications Consumer Protections (TCP) Code requires telecommunications suppliers to have a financial hardship policy and to provide information about it to customers on request, or where a customer is experiencing hardship.

Telstra, TPG, Optus, Virgin and Vodafone provide hardship options for customers which include natural disasters. Telstra, Optus and Vodafone also have specific disaster relief and response strategies which provide short-term or long-term assistance (credit, call forwarding etc). Contact your provider directly to learn more.
The information in this toolkit and the references provided are for general information only and should not be taken as constituting professional advice.

Good Shepherd Microfinance is not a financial adviser. You should consider seeking independent legal, financial or other advice to check how the information in the toolkit relates to your unique circumstances.

Good Shepherd Microfinance is not liable for any loss caused, whether due to negligence or otherwise arising from the use of, or reliance on, the information provided directly or indirectly, by use of this toolkit.