

Help with debt and bills

Talk to your creditors

If you are having trouble staying on top of your debts and bills, start by contacting your bank, utility or phone provider and let them know you're experiencing hardship. Talk to them about adjusting your loan or bill repayments to a more manageable arrangement. Tips on how to start talking to your credit providers are available from www.moneysmart.gov.au

Staying connected

If you're finding it hard to pay your phone or internet bill, see the Australian Communications Consumer Action Network site for information on staying connected when things get tough - <https://accan.org.au/hardship-home>

See a Financial Counsellor

Financial counsellors provide free, independent and confidential advice on credit and debt issues. They are non-judgmental, trained professionals and can help you negotiate with creditors as well as provide information, support and advocacy to people experiencing financial challenges. Visit <http://www.debtselphelp.org.au/> to see what help is available and what steps need to be taken to recover.

Free Local Financial Counselling Services

Salvation Army Money Care Service.....4755 4716
UCC Financial First Aid line.....1800 007 007
ICAN44171900

It's OK to ask for help...

It's OK to talk about how you feel, or to ask family and friends for the help you need. One conversation could make all the difference.

When we take proper care of ourselves, we cope better with the pressures of daily living and family life. When we take care of ourselves, life becomes more enjoyable and rewarding for everyone.

That's why it's totally OK to ask others around you for help. If you take a moment to consider it, you might just be surprised at how many people there are in your everyday life who might be able to help you. Who could help you most easily? Who can give you the help you need?

When you see someone you know struggling, it's normal to be a little worried about starting a conversation about it.

While everyone appreciates genuine understanding and help, it can be hard for people to recognise that they're not coping and need some help.

If you feel like you don't have someone you can talk to about your situation or how you're feeling, there is a network of services available to support individuals and families.

Find out more at

<http://www.talkingfamilies.qld.gov.au/>

Taking care of yourself and your family after a change in your circumstances

Support services and assistance available in Townsville

North Queensland Region

Looking After Yourself and Your Family

After a major loss or shock, such as losing a job or an injury causing unexpected and significant financial loss, the risk of anxiety and depression, and physical stress related health problems can increase.

It is normal to experience a range of emotions. However, not being able to control your feelings or actions may be a sign you are not coping with the change in circumstances.

It is recommended you talk with friends and family about your worries and concerns and remember, there is a range of services in the community which can offer support, information and assistance.

Signs that you may not be coping include:

- Poor sleep patterns
- Irregular and unpredictable moods,
- Short temper
- Impatient and irritable for no reason
- Uncharacteristically aggressive
- Excessive intake of alcohol, cigarettes and/or drugs
- Suicidal, hurtful or harmful thoughts

It will help if you can talk openly about how you are feeling and discuss your concerns with someone you trust. Ignoring the impacts of the stress will not make it go away; in fact, ignoring the signs of stress may make the feelings increase. You can also talk with your GP, face to face counsellor in a community organisation, or 24hr phone services.

Beyond Blue info Line.....1300 224 636
Lifeline Telephone Counselling 13 11 14

Government Employment & Income Support

Dept. of Human Services

Employment Service.....132 850
Financial Information Service.....132 300
Youth and Students132 490
Families and Parenting136 150
Child Support.....131272
Disability Sickness and carers.....132 717
Indigenous Services.....1800 136 380

Employment Services Information

Jobactive providers can tailor their services to your needs to help you get and keep a job.

For more advice on Job active call 13 62 68 or visit www.jobactive.gov.au

Consumer Advice

Office of Fair Trading.....137468

Legal Services

Legal Aid Queensland.....1300 65 11 88
Townsville Community Legal Service.....4721 5511

Initial contact and referral to support services

QGov.....13 74 68
Country CallBack.....1800 54 33 54

Counselling

Men's help line 1300 789 978
Relationships Australia..... 1300 364 277
Kid's Help Line.....1800 551 800
Parentline.....1300 301 300
Alcohol, Tobacco & Other Drugs support.....4433 9600
DVconnect.....1800 81 18 11
Gambling Help Line.....1800 85 88 58
Seniors Enquiry Line..... 1300 13 55 00

Family and Community Services

Centacare Family Services Townsville.....4772 9000
UnitingCare Community.....4775 9100
Mercy Community Services – Family & Child Connect133264 (13FAMILY)
Townsville Aboriginal & Torres Strait Islander Health Service.....4759 4000
Althea Projects -Wee Care Family Support Service4772 4499
Women's Centre4775 7555
Australian Red Cross.....4753 0600
NQ Domestic Violence Resource Service.....4721 2888
NQ Training and Community Centre Inc.....4779 7268
Upper Ross Community Centre.....4774 0144
North Townsville Community Hub.....4751 6511
Hinchinbrook Community Support Centre.....4776 1822
Burdekin Neighbourhood Centre.....4783 4243
Burdekin Community Association4783 3744
Charters Towers Neighbourhood Centre4787 4797
Althea Projects Emergency Relief.....4772 4499
Rollingstone & District Community Centre.....4770 7855