

Getting help with your finances and energy bills

There are several sources of assistance available if you are having trouble paying your energy bills or your finances in general. For more information call the Energy Information Line on 1300 136 888 or visit www.energy.nsw.gov.au

NSW Government Rebates			
	Who is it for?	How will it help?	How to apply?
NSW Low Income Household Rebate	Account holders who have one of these cards: <ul style="list-style-type: none"> ■ Pensioner Concession Card ■ Gold Card (marked with War Widow or War Widower Pension or Totally and Permanently Incapacitated or Disability Pension) ■ Health Care Card. 	\$200 a year, credited in quarterly amounts on electricity bills. (The rebate will increase to \$215 a year on 1 July 2012.)	Contact your energy retailer. You'll need to give your concession card number. Further information can be found on our website at www.energy.nsw.gov.au/customers/rebates
NSW Medical Energy Rebate	People who cannot self-regulate body temperature (a condition sometimes associated with Parkinson's disease, multiple sclerosis, spinal cord injury, etc.) AND the account holder has one of these cards: <ul style="list-style-type: none"> ■ Pensioner Concession Card ■ Gold Card ■ Health Care Card. 	\$200 a year, credited in quarterly amounts on electricity bills. (The rebate will increase to \$215 a year on 1 July 2012.)	Contact your energy retailer. Your doctor will also need to sign the application form. Further information can be found on our website at www.energy.nsw.gov.au/customers/rebates
NSW Life Support Rebate	People who use certain approved medical equipment at home that is necessary to sustain life, e.g. home dialysis.	\$20 – \$600 a year (depends on equipment and its usage), credited in quarterly amounts on electricity bills.	Contact your energy retailer. Your doctor will also need to sign the application form. Further information can be found on our website at www.energy.nsw.gov.au/customers/rebates
Emergency assistance			
	Who is it for?	How will it help?	How to apply?
NSW Energy Accounts Payment Assistance scheme (EAPA)	Households struggling to pay their energy bills due to a crisis or emergency situation.	EAPA vouchers provide part-payment of electricity and natural gas bills.	Make an appointment with a participating Community Welfare Organisation (CWO). The CWO will then assess your situation for eligibility for EAPA vouchers.
Emergency Relief Program from the Federal Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA)	Funding is allocated to participating community and charitable organisations to provide to people in financial crisis.	It includes food, transport or chemist vouchers, part-payment of outstanding accounts (e.g. rent or utilities), budgeting assistance and referrals to services that can help address underlying causes of financial crisis.	Visit the FaHCSIA website: <ul style="list-style-type: none"> ■ www.fahcsia.gov.au/sa/communities/progserv/Pages/EmergencyReliefProgram.aspx

FOR MORE INFORMATION

- Visit our website: www.energy.nsw.gov.au
(Copies of this fact sheet can be downloaded from the website.)
- Contact the Energy Info Line on 1300 136 888
- See Appendix A of the *Energy Assistance Guide*. (Copies can be downloaded from the website.)

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Budgeting and debt management			
	Who is it for?	How will it help?	How to apply?
Financial counselling	People who are experiencing financial difficulties.	Financial counsellors provide free support and education to empower and assist people to gain control of their financial situation (e.g. budget management advice).	Contact the Financial Counsellors' Association of NSW (FCAN). <ul style="list-style-type: none"> ■ Phone: 1300 914 408 ■ Visit the FCAN website: www.fcan.com.au/
Credit and Debt Services	Consumers and Community Welfare Organisations seeking information and/or struggling with credit, banking and debt recovery issues (e.g. they have unpaid bills or are contacted by a debt collector).	Consumer Credit Legal Centre (NSW) Inc. is a community legal centre which provides information, legal advice and referrals in relation to banking, credit and debt and related matters.	Contact the Consumer Credit Legal Centre (CCLC). <ul style="list-style-type: none"> ■ Phone the Credit and Debt Hotline: 1800 007 007 ■ Visit the CCLC website: www.cclcnsw.org.au/
Easier payment options			
	Who is it for?	How will it help?	How to apply?
Flexible payment options	Households experiencing financial difficulties and having trouble paying their energy bills.	There are various options including extensions of time and payment plans.	Contact your energy retailer.
Centrepay	People who receive regular pension or income support payments from Centrelink.	Automates regular small payments from a customer's Centrelink allowance to their energy account to keep them in control of their bills.	<ul style="list-style-type: none"> ■ Contact your energy retailer, or ■ Visit the Centrepay website: www.centrelink.gov.au/internet/internet.nsf/services/centrepay.htm
Upgrading appliances			
No Interest Loans Scheme (NILS)	People in low income households who need help to buy essential household services and goods, including whitegoods and medical appliances.	Provides an interest-free loan of around \$800 to \$1,200, usually repaid over 12 to 18 months. Loans can be used to purchase necessary household services, avoiding the trap of maintaining unreliable second-hand appliances.	Contact the NILS Service Operator. <ul style="list-style-type: none"> ■ Phone: 1800 509 994, or ■ Visit the NILS website: www.nilsnsw.org.au/
Fridge buyback program	To be eligible your fridge must be: <ul style="list-style-type: none"> ■ a working second fridge that has been in regular use ■ 250 litres (8.83 cubic feet) or more in size ■ at least 10 years old. 	A free collection service will take away an old second fridge (provided it still works) and pay \$35 for it (subject to certain conditions).	Contact Fridge Buyback to check if the program is available in your area and register your interest. <ul style="list-style-type: none"> ■ Phone: 1800 708 401, or ■ Visit the website: www.fridgebuyback.com.au

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