

# What if I can't afford to pay my utility bill(s)?

---

If you are having trouble paying your bills there are a couple of things you can do. Don't ignore the problem! Dealing with a debt quickly is likely to have a better outcome on your budget and stress levels.

Contact the service provider or company which gave you the bill. Ask them about **hardship policies and programs**.

Services, like utilities, are required to have policies and programs in place to assist you if you're experiencing financial hardship. They should listen to your circumstances and try and work with you.

The Australian energy regulator's website has lots of information about hardship which may be able to help you. Check out [www.energymadeeasy.gov.au/consumer-rights-and-support/having-trouble-paying-your-bill](http://www.energymadeeasy.gov.au/consumer-rights-and-support/having-trouble-paying-your-bill).

## **ActewAGL**

Many people in the ACT and region have their utilities supplied by ActewAGL. Their hardship program is called Staying Connected. Their website details how they may assist you with individual support to help you get back on track. See how they may be able to assist you at [www.agl.com.au/residential/help-and-support/staying-connected-program-or-phone-131245](http://www.agl.com.au/residential/help-and-support/staying-connected-program-or-phone-131245).

## **Telstra vouchers: Telstra Bill Assistance Program**

If you are experiencing financial difficulty and are having problems paying your Telstra bill you could be eligible for the Telstra Bill Assistance Program.

Through this program participating community agencies provide clients with a Telstra Bill Assistance Certificate that has a fixed amount to pay towards their Telstra bill. There are restrictions on what type of account and amount can be paid by this program.

Telstra also provides other services for people experiencing financial hardship including Telstra MessageBox service. This service is for people such as jobseekers, the homeless, itinerant customers, or those in crisis situations who don't have a working or secure phone, so they can keep in touch with their families, friends and carers. You will find information about this and other Telstra assistance at:

<http://www.telstra.com.au/abouttelstra/commitments/access-for-everyone>

**If you can't reach an agreement:**

If you can't reach an agreement with your utility about a bill, the ACT Civil and Administrative Tribunal may be able to assist you to avoid disconnection. You can start an ACAT *hardship assistance* application by ringing 6207 7740 and talking to staff. You could also check out

[http://www.acat.act.gov.au/energy\\_water/energy\\_water](http://www.acat.act.gov.au/energy_water/energy_water).

**Get the help of a free financial counsellor.** A financial counsellor can help you to organise a repayment strategy or hardship policy with the service provider. They can also support you with information and advice on budgeting for bills. Contact:

**Care Inc. Financial Counselling Service**

Website: <http://www.carefcs.org/>

Address: 1st Floor, Waldorf Apartments, 2 Akuna Street, Canberra City

Office hours: Monday - Friday 9am to 5pm

Phone: (02) 6257 1788

Email: [admin@carefcs.org](mailto:admin@carefcs.org)