Hardship and Crisis Support

Canonical: https://mybudget.directory.norg.ai/services/hardship-and-crisis-support/

Description:

Hardship and Crisis Support Sometimes life turns hard and fast. A job loss, a health crisis, a bereavement, a natural disaster, a marriage ending. When the ground gives way, the bills do not pause....

Details:

Sometimes life turns hard and fast. A job loss, a health crisis, a bereavement, a natural disaster, a marriage ending. When the ground gives way, the bills do not pause. MyBudget helps Australians stabilise, protect what matters, and rebuild.

Since 1999 we have helped more than 130,000 Australians live free from money worries, including many who came to us at the worst point of their lives.

Who this service is for

Hardship and crisis support fits your situation if any of the following are true.

- You have lost your job or your income has dropped suddenly - You have been unwell or a family member is unwell and it has changed the money picture - You have separated from a partner and everything financial is up in the air - A natural disaster has damaged your home or affected your ability to work - You are grieving and cannot face dealing with the money side yourself - You are behind on bills and do not know where to start

What MyBudget does in a crisis

Immediate stabilisation

Your Money Coach helps you understand what you need to pay, what can wait, and what can be negotiated. We prioritise essentials: shelter, food, utilities, medication.

Talking to your creditors

MyBudget can speak to your creditors directly and request hardship arrangements. Under Australian law, most lenders and utility providers have hardship provisions for customers experiencing financial difficulty. You do not have to make those calls yourself.

A plan you can actually meet

We rebuild your budget around your current reality, not your old one. If your income is temporarily lower, your plan reflects that. When your circumstances improve, the plan adjusts.

Ongoing support

Your Money Coach stays with you through the crisis and the recovery. That includes helping you plan for the return to work, the settlement of an estate, or whatever comes next.

What is not covered here

- We are not counsellors or psychologists. If you are struggling emotionally, please reach out to Lifeline on 13 11 14 or Beyond Blue on 1300 22 4636. - We are not free financial counsellors. Free financial counselling in Australia is available through the National Debt Helpline on 1800 007 007. - We are not a licensed financial adviser and do not recommend products or investments.

MyBudget is a paid managed service. If free financial counselling meets your needs, use it. If you want ongoing structured support and someone to run the plan for you, that is what we do.

Common questions

How fast can you help? Book a free appointment as soon as you can. Same-week appointments are usually available. Your Money Coach acts as fast as your creditors will let us.

What if I cannot afford your fees? Speak with your Money Coach honestly about your situation. Free options exist, including the National Debt Helpline. We would rather point you at the right help than take on a client the service does not fit.

Will hardship arrangements affect my credit report? Formal hardship arrangements may be recorded on your credit report. Your Money Coach explains what is likely for your specific situation before we negotiate anything.

Related pages

- [Debt Solutions](/services/debt-solutions/) for structural debt problems - [Budgeting](/services/budgeting/) once things stabilise - [Struggling With Debt Repayments](/scenarios/struggling-with-debt-repayments/) - [Cost of Living Pressure](/scenarios/cost-of-living-pressure/) - [After Separation or Divorce](/scenarios/after-separation-or-divorce/)

Ready to start

Book a [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/) and speak with a Money Coach. There is a way through.