fact sheet

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This document is for general information and is not legal advice.

# Hardship request—other

## Overview

In general terms, you are considered to be in financial hardship if you want to pay your bills but have insufficient money to do so.

## Gas, electricity and water

If you are having difficulty paying your gas, electricity or water bills, you should contact your utility company and ask for flexible payments and details of any other assistance programs to make payment more affordable for your current circumstances. Most companies have 'hardship' officers who can work out a plan so you can pay the bill in installments. Don't use your credit card to pay off your utility bills as this will only add to your debt. (See the fact sheet on Utility Bills on the Everyday Money page also.)

## Phone and internet

Phone and internet service providers are required to have processes in place to assist people experiencing financial hardship. Most will allow extra time to pay your account if you let them know about your changed circumstances. You should contact them and ask for assistance to manage your phone expenses. They will usually offer to customise your service so you can only access those phone service options you can afford.

## Other household bills and debts

You may be able to negotiate hardship payment arrangements with other companies, such as insurance providers and local councils. If you have household bills and debts that you cannot pay, you should never ignore them and hope they'll sort themselves out. They won't.

Notify these creditors about your financial difficulty as soon as you know you can't afford to pay and ask for an affordable payment option in your circumstances. But be aware that they have a right to sue you for payment.