



Australian Hotels Association (SA)

ATTENTION: THE LICENSEE, MANAGER & GAMING MANAGER

27 March 2020

No: 74/20

Assistance for Hotel Staff

Gaming Care have collated a list of services to assist hotel staff who may be feeling overwhelmed by the closure of hotels and clubs as a result of COVID-19.

Please pass on the information attached to any staff who may be affected by the current situation.

Thank you,

A handwritten signature in black ink, appearing to read "Anna Moeller".

ANNA MOELLER
Executive Director
Gaming Care



To Our Valued Hotel Staff

It is completely understandable that you may be feeling overwhelmed by the current situation that is affecting us all at the moment.

Gaming Care understands the importance of looking after not only the financial well being of the Hotels but also your health and well-being.

We would like to draw to your attention to the many options available to help ease some of the worry and uncertainty.

Below is a list of free services that you can access via email, telephone or in some circumstances, video link.

Metropolitan and Regional South Australia

THERAPEUTIC HELP SERVICE

Relationships Australia

Provides a wide range of support to people excluding financial counselling.

Business days from 9.00am to 5.00pm

Free call 1800 934 196

Local call (08) 8216 5246

Email: gamblinghelp@rasa.org.au

Website: www.gamblinghelpsa.org.au

Uniting Communities

Offers a wide range of Counselling services. Call 1800 615 677 and select the option prompt that suits your needs, or you may wish to make contact via the website link below.

Email: Enquiries@unitingcommunities.org

Web: <http://www.unitingcommunities.org>

FINANCIAL HELP SERVICES

The National Debt Helpline 1800 007 007

This is a not for profit service that helps people tackle their debt problems. They are not a lender but rather are professional financial counsellors who offer free, independent and confidential services.

They also assist with negotiations regarding:



Living expenses
Electricity, gas and water bills
Phone and internet bills
Housing – rent and mortgage
Car loans – insurance
School Expenses
Child Support
Product Rental Leases
Credit card debt

How the National Debt Helpline Works

If you can't find the answer to your situation on the website and you're in financial trouble, your first port of call should be the National Debt Helpline, call 1800 007 007, trained financial counsellors will assess your situation and provide you with free advice to help you move on.

They will also put you in touch with the right service you require, such as legal services, crisis food and accommodation services, and health services.

How long the Helpline call takes

The length of your phone financial counselling session will depend on your individual enquiry. The financial counsellors may arrange to call you back for a longer chat if needed, or they might ask you to pop in to see a counsellor in your local area if your situation is more complex.

When you call, try to have the following to hand:

- details of your income
- a list of all debts
- copies of (or information about) all loan agreements
- details of current and outstanding bills
- copies of (or information about) any court documents you've received
- letters about bills and debts that seem urgent

If you don't have everything, don't worry. They will work through it with you when you call.

If your matter is more complex, they can refer you to your closest face-to-face financial counselling service

<https://www.salvationarmy.org.au/need-help/financial-assistance/financial-counselling/>

Affordable SA



This website offers connections to mental health organisations as well as the *moneysmart* website and how to contact financial counsellors.

<https://www.affordablesa.com.au/programs/money-and-finances/affordable-sa-helpline>

Telephone number – 1800 025 539

The Helpline provides information, advice and referrals to appropriate services such as financial counselling, case work and advocacy.

It is available from Monday to Thursdays between the hours of 9.30am and 8pm and Fridays 9.30am and 4.30pm (except Public Holidays).

Anglicare

This website includes links to services for food support, counselling etc. and provides the numbers for emergency assistance.

<https://anglicaresa.com.au/support/>

Telephone: (08) 8305 9200

Email: admin@anglicaresa.com.au

Regional Specific South Australia

FINANCIAL COUNSELLING

Lifeline – Mount Gambier

Telephone intake service – 87232299

The team are able to refer onto other appropriate services if required

Uniting Country SA (UCSA)

UCSA can offer financial counselling in Port Pirie, Kadina and Port Lincoln to any one experiencing financial difficulty.

Website <https://www.ucsa.org.au/>

Telephone 1300 067 777

Email: unitingcountry@ucsa.org

THERAPEUTIC COUNSELLING



Country and Outback Health

Provides mental health support services, the client can self-refer.

Website <https://cobh.com.au/>

Telephone – 86435600

OTHER SERVICES

Regional Services Directory

<https://www.servicesdirectory.org.au/>

Mental Health Emergency 13 14 65

Healthdirect 1800 022 222

Regional Access 1300 032 186

Lifeline 13 11 14

Centacare Catholic Country SA offer the following services:

- financial counselling in Whyalla and Ceduna
- personal counselling in Whyalla, Port Augusta, Port Pirie, Ceduna and Port Lincoln.

Website: <https://www.cccsa.org.au/>

To contact your local Centacare office, please dial 1800 759 865.

OTHER RESOURCES

<https://www.beyondblue.org.au/the-facts/looking-after-your-mental-health-during-the-coronavirus-outbreak>

<https://www.lifeline.org.au/get-help/topics/mental-health-and-wellbeing-during-the-coronavirus-covid-19-outbreak>

The following telephone support services are available 24 hours a day, 7 days a week;

Mental Health Emergency 13 14 65

Healthdirect 1800 022 222

Regional Access 1300 032 186

Lifeline 13 11 14

Kids Helpline 1800 55 1800



Attached are a couple of information brochures and below are some government information websites which contain fact sheets you may be interested in.

Support for Retirees

<https://consumeraction.org.au/covid-19/>

STIMULUS PACKAGE INFO:

* Income Support for Individuals: https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Income_Support_for_Individuals.pdf

* Payments to Support Households: https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Payments_to_support_households.pdf

* Early Access to Superannuation: https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Early_Access_to_Super_1.pdf

* Providing Support for Retirees: https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Providing_support_for_retirees_to_manage_market_volatility.pdf

Role Clarity: Financial Capability Workers and Financial Counsellors

Financial counsellors and financial capability workers work closely together. This document explains the core skill set and focus for each profession and where there are overlaps.

Financial Capability Worker

Target client group

- People who want to improve money management skills
- People recovering from financial difficulty

Delivery

- Individual case work
- Group education sessions

Role

- Provide information, money management skills and coaching to help clients make better financial decisions and build financial resilience

Examples

- Delivery of financial literacy information, education and support
- Ongoing budgeting support to individuals
- Ongoing support around saving
- Help in accessing utility or telco hardship programs
- Help in accessing government concessions
- Help in accessing services eg filling in forms
- Information about financial rights
- Referral to financial counselling/ other community services

overlaps

Identifying spending leaks and remedies

Strategies to increase income

Using tools like a personal money plan

Provide appropriate referrals

Boundaries: no go areas

- Legal advice

Financial Counsellor

Target client group

- Clients experiencing financial difficulty

Delivery

- Predominantly to individuals and families
- Community education

Role

- Provide information, support and advocacy to help clients overcome financial difficulty
- Identify marketplace problems which require a broader response (systemic advocacy)

Examples

- Assesses client's financial situation, including income and entitlements; whether debts are correct and legally owed
- Explore options and consequences with the client to address financial difficulty eg debt negotiations, waivers, bankruptcy
- Assistance in completing more complex documentation eg statement of affairs, letters to creditors
- Provide on-going support to the client

Boundaries: no go areas

- Dealing with debts from banks or similar providers
- Provide advice about bankruptcy or debt recovery
- Provide advice about superannuation or insurance products





Early access to superannuation

The Government is allowing individuals affected by the Coronavirus to access up to \$10,000 of their superannuation in 2019-20 and a further \$10,000 in 2020-21.

TEMPORARY EARLY ACCESS TO SUPERANNUATION

Summary

While superannuation helps people save for retirement, the Government recognises that for those significantly financially affected by the Coronavirus, accessing some of their superannuation today may outweigh the benefits of maintaining those savings until retirement.

Eligible individuals will be able to apply online through myGov to access up to \$10,000 of their superannuation before 1 July 2020. They will also be able to access up to a further \$10,000 from 1 July 2020 for approximately three months (exact timing will depend on the passage of the relevant legislation).

Eligibility

To apply for early release you must satisfy any one or more of the following requirements:

- you are unemployed; or
- you are eligible to receive a job seeker payment, youth allowance for jobseekers, parenting payment (which includes the single and partnered payments), special benefit or farm household allowance; or
- on or after 1 January 2020:
 - you were made redundant; or
 - your working hours were reduced by 20 per cent or more; or
 - if you are a sole trader — your business was suspended or there was a reduction in your turnover of 20 per cent or more.

People accessing their superannuation will not need to pay tax on amounts released and the money they withdraw will not affect Centrelink or Veterans' Affairs payments.

How to apply

If you are eligible for this new ground of early release, you can apply directly to the ATO through the myGov website: www.my.gov.au. You will need to certify that you meet the above eligibility criteria.

After the ATO has processed your application, they will issue you with a determination. The ATO will also provide a copy of this determination to your superannuation fund, which will advise them to release your superannuation payment. Your fund will then make the payment to you, without you needing to apply to them directly. However, to ensure you receive your payment as soon as possible, you should contact your fund to check that they have your correct details, including your current bank account details and proof of identity documents.

Separate arrangements will apply if you are a member of a self-managed superannuation fund (SMSF). Further guidance will be available on the ATO website: www.ato.gov.au.

Timing

You will be able to apply for early release of your superannuation from mid-April 2020.

Budget impact

This measure is expected to have a cost of \$1.15 billion over the forward estimates.

Ed the bartender

Ed works in a popular bar in Melbourne. As a result of the Coronavirus, Ed has had his work hours reduced from 40 hours on average in the second half of 2019 to 20 hours per week on average in May 2020. As a result, Ed determines that his hours over the last month have reduced by more than 20 per cent compared to the average of his hours over the last six months of 2019.

Ed decides to apply for the early release of \$8,000 of his superannuation in May 2020 to help pay his rent and other living expenses. Ed self-certifies that he is eligible for early release on myGov. He could have applied for up to \$10,000, but chose not to. Ed cannot seek any further early release of superannuation in 2019-20 on the grounds that he has been affected by the adverse economic effects of the Coronavirus.

However, Ed finds after 1 July 2020 that his hours continue to be reduced by more than 20 per cent compared to the average of his hours in the last six months of 2019. Ed decides to make a second application and self-certifies through myGov that he is eligible for early release. He is able to apply again for a release of up to \$10,000 of his superannuation. Ed submits a second application for the full amount of \$10,000 this time.

For each application, the ATO approves Ed's early release and notifies both him and his superannuation fund. Ed has received a total of \$18,000 of his superannuation in two separate payments. He will not be taxed on this amount and is free to spend this money on anything he chooses, or save it for future expenses. He is also free to re-contribute any unused amounts to his superannuation in the future (within his contribution caps).

Rachel the sole trader

Rachel is a sole trader with a catering business. At the end of July 2020, Rachel seeks to apply for an early release from her superannuation for the 2020-21 financial year.

Due to the economic effects of the coronavirus, Rachel's turnover for July is \$5,000 compared to \$10,000 on average per month for the second half of 2019. Rachel therefore determines that her turnover has reduced by more than 20 per cent compared to her average turnover over the last six months of 2019.

Rachel self-certifies that she is eligible for early release and applies to have \$10,000 released from her superannuation.

FOR MORE INFORMATION

For more information on the Australian Government's Economic Response to the Coronavirus visit treasury.gov.au/coronavirus.

Businesses can visit business.gov.au to find out more about how the Economic Response complements the range of support available to small and medium businesses.