



# NATIONAL DEBT HELPLINE

1800 007 007  
[ndh.org.au](http://ndh.org.au)

If you're having problems with debt and paying your bills, you're not alone. Coronavirus is having a big financial impact on many people.

**We can help.**

Our website [ndh.org.au](http://ndh.org.au) has a special Covid-19 page with a step by step guide to help you get back on track.

Nearly a million Australians have visited our website since it was launched in 2011.

If you need more assistance, please call 1800 007 007 to speak with one of our free, independent and

professionally trained counsellors. They help thousands of people every week.

Financial counsellors work in not-for-profit community organisations. They are skilled professionals who will guide you through your options and help you deal with your financial situation.

**It costs you nothing!**



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**The National Debt Helpline** is a not-for-profit service that helps people in Australia tackle their debt problems. We're not a lender, we don't hand out emergency relief or money and we don't 'sell' anything. What we can do is help you get back on track.

The **Covid-19 pandemic** is having an enormous economic impact globally.

Here in Australia the jobless rate is rising and people are already finding it hard to pay their bills and service loans. We can help by providing the following information.

- what assistance is available to help you
- payment priorities and negotiating with creditors
- Centrelink support
- maintaining your rent or mortgage
- whether to access superannuation early



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