



The Adelaide Benevolent Society's (ABS) Emergency Financial Assistance Program

The ABS's Emergency Financial Assistance program endeavours to assist clients to regain control of a household budget or stabilise a housing situation. The ABS acknowledges that managing financial obligations on a fixed, low income is challenging, and that financial assistance can make a significant difference in the lives of financially vulnerable South Australians.

The ABS only accepts applications from financial counsellors and support workers in recognised agencies on behalf of individuals and families experiencing financial difficulty. Our Financial Assistance will only be considered when the following points have been adhered to:

- The referrer has an informed understanding of the client's financial situation and financial priorities,
- There is a compelling reason for financial hardship, and
- A carefully targeted small grant has the potential to make a significant impact.

Applications cannot be considered unless the referrer has explored alternative options such as statutory provisions, Centrelink advances, No Interest Loans (NILs), Subsidised No Interest Loans (SNILs), creditor hardship policies, payment plans and concessions.

FUNDING PRIORITIES

Applications to the ABS can be submitted where an application can show that the item is essential, that other options have been explored and that a small, one-off payment will make a significant difference. The ABS accepts applications for domestic goods and services including:

- Utility Bills;
- Rent Arrears;
- Second-hand White Goods;
- Removalist within the Adelaide; and
- Costs towards Tuition Fees.

ABS'S FUNDING IS FOCUSED ON

- Low income families struggling to manage household budgets, education and housing;
- People experiencing illness or disability which limits employment;
- Young people with limited opportunities for education and employment;
- Carers on low incomes experiencing financial hardship and social exclusion; and
- Older people with limited financial resources.

THE DECISION PROCESS

Decisions to grant or decline applications for financial assistance are made entirely at the discretion of the ABS's Chief Executive Officer. Any correspondence regarding the application will be through the referrer and if an application is successful, the financial assistance is paid directly to the nominated service provider or supplier. The ABS does not pay the applicant directly nor reimburse for expenses already paid.

HOW TO APPLY

Clients need to apply through their financial counsellor and/or support worker and all correspondence will be discussed through the Referrer. There is no official application form, but the following details are required to be submitted for our consideration:

- A support letter outlining the client's circumstances, which needs to include the language spoken in the household and if the client is of Aboriginal or Torres Strait Islander descent;
- A copy of the client's current fortnightly income statement from Centrelink for the whole household;
- A copy of the client's current fortnightly budget, which is to include any debts outstanding; and
- A copy of bill/quote.
- All applications should be faxed to 8231 5818.

Please be aware, our funds are limited and due to the high demand for assistance we are unable to assist everyone.

EXCLUSIONS

ABS financial assistance is specifically for emergencies. Some exclusions are:

- Credit/store credit card bills
- Personal loans
- Reimbursements
- Funeral costs, plaques or memorials
- Pet-associated costs including vet bills
- Pay TV