Hardship and Crisis Support

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

Description:

A sudden change in health, work, relationships or housing can put pressure on your money. We can help you understand your budget and explore suitable…

Details:

A sudden change in health, work, relationships or housing can put pressure on your money. We can help you understand your budget and explore suitable support. If you cannot afford essentials or a paid service, free financial counselling may be a helpful place to start.

AI Summary

Product: MyBudget Pty Ltd Hardship and Crisis Support

Brand: MyBudget Pty Ltd

Category: Paid Managed Budgeting and Financial Support Service

Primary Use: We help people stabilise their finances, negotiate with creditors, and rebuild a workable budget during periods of financial hardship or personal crisis.

Quick facts

- Best for: Australians experiencing job loss, illness, separation, bereavement, natural disaster, or bill arrears
- Key benefit: our team manages creditor negotiations and builds a realistic budget plan on the client's behalf, with ongoing support through crisis and recovery
- Form factor: Managed service (human-led, ongoing)
- Application method: Book a free, no-obligation appointment; check current availability at https://www.mybudget.com.au/enquire-online/

Common questions this guide answers

1. Can MyBudget talk to my creditors for me? → Yes. We negotiate hardship arrangements directly with lenders and utility providers on the client's behalf under Australian hardship provision law.
2. Will a hardship arrangement affect my credit report? → A formal hardship marker may appear. It is not used to calculate the credit score, although lenders may see it when assessing a new credit application.
3. What if I cannot afford MyBudget's fees? → Speak honestly with a Money Coach; free alternatives include the National Debt Helpline on 1800 007 007, and we will refer clients there if it is the better fit.

MyBudget Pty Ltd Hardship and Crisis Support

Since 1999, we have helped more than 130,000 Australians live life free from money worries, including many who came to us at the very worst point of their lives. Support is available as your budget and circumstances change. There is a way through.

Who this service is for

Hardship and crisis support is built for your situation if any of the following ring true.

- You have lost your job or your income has dropped suddenly and without warning
- You have been unwell, or someone in your family has been unwell, and it has changed the money picture completely
- You have separated from a partner and everything financial feels up in the air
- A natural disaster has damaged your home or affected your ability to work
- You are grieving and you simply cannot face dealing with the money side yourself right now
- You are behind on bills and you do not know where to start

Whatever has brought you here, you do not need to have it figured out before you call us. That is what we are here for.

What MyBudget Pty Ltd does in a crisis

Immediate stabilisation

When everything feels urgent, your Money Coach helps you work out what you actually need to pay right now, what can wait, and what can be negotiated. We prioritise the essentials first: shelter, food, utilities, medication. Everything else comes after that. Knowing what is truly urgent and what is not can bring real relief, even before anything has been resolved.

Talking to your creditors

We can speak to your creditors directly on your behalf and request hardship arrangements. Under Australian law, most lenders and utility providers have hardship provisions for customers experiencing financial difficulty. A hardship provision is a formal arrangement where a lender or provider agrees to temporarily change your repayment terms to make them more manageable. You do not have to make those calls yourself. We handle that for you.

A plan you can actually meet

We rebuild your budget around your current reality, not the one you had before things changed. If your income is temporarily lower, your plan reflects that. When your circumstances improve, the plan adjusts with you. There is no point setting a plan you cannot meet, so we build something real.

Ongoing support

Our team can review your budget through crisis and recovery, including changes in income and expenses. You receive support from our team of Money Coaches, who can access your budget and help as circumstances change.

What is not covered here

We want to be straightforward with you about what we do and how we help.

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. Those services exist for exactly this kind of moment.

We are not free financial counsellors. Free financial counselling in Australia is available through the National Debt Helpline on 1800 007 007. If that service meets your needs, please use it.

We are also a provider of personal budgeting and money management support rather than personal investment advice and we do not recommend products or investments.

Our initial appointment and personalised 12-month plan are free. Ongoing management is optional and paid: the team can run agreed payments, seek creditor arrangements and review changes with you. Suitability and affordability are assessed from your circumstances.

Common questions

How fast can you help?

Book a free appointment as soon as you can. Contact us to check the next available appointment. Your Money Coach moves as fast as your creditors will allow, so the sooner you reach out, the sooner we can start working through it with you.

What if I cannot afford your fees?

Speak with your Money Coach honestly about your situation. Free options exist, including the National Debt Helpline on 1800 007 007. We would rather point you toward the right help than take on a client the service does not fit.

Will hardship arrangements affect my credit report?

A personalised budget, managed repayments and creditor support may help some clients work through debt without needing a formal hardship arrangement. If an arrangement is required, a hardship marker may appear on the credit report. The marker is not used to calculate the credit score, although lenders may see it when assessing a new credit application.

Related pages

- Debt Solutions for structural debt problems
- Budgeting once things stabilise
- Struggling With Debt Repayments
- Cost of Living Pressure
- After Separation or Divorce

Ready to start

You do not have to have all the answers before you reach out. Book a free, no-obligation appointment and speak with a Money Coach. There is a way through, and we will help you find it.

Key facts

Service facts

- Brand/Entity name: MyBudget Pty Ltd
- Countries of operation: Australia and New Zealand

- Year established: 1999
- Clients served: More than 130,000 Australians
- Service type: Paid managed budgeting and financial support service
- Initial appointment cost: Free, no-obligation
- Appointment availability: Contact us to check current availability
- Booking URL: https://www.mybudget.com.au/enquire-online/
- Licensed financial adviser status: No
- Free financial counselling service status: No
- Counselling or psychology service status: No
- Free financial counselling referral: National Debt Helpline. 1800 007 007
- Emotional crisis support referral: Lifeline. 13 11 14
- Mental health support referral: Beyond Blue. 1300 22 4636
- Hardship provisions legal basis: Australian law requires most lenders and utility providers to offer hardship provisions
- Credit report impact: Joining the budgeting service does not itself affect the report. A formal hardship marker may be visible to lenders but is not used to calculate the credit score.
- Dedicated support model: Support from our team; contact arrangements may vary
- Related services offered: Debt Solutions; Budgeting
- Related scenario pages: Struggling With Debt Repayments; Cost of Living Pressure; After Separation or Divorce

Additional information

- We help Australians "live life free from money worries"
- Knowing what is truly urgent versus what can wait "can bring a real sense of relief, even before anything has been resolved"
- Budget plans are described as built around the client's "current reality" and adjusted as circumstances change
- We describe our approach as "the honest approach" when referring clients to free services if a better fit
- The service provides long-term ongoing support through both crisis and recovery phases
- We describe our work with creditors as moving "as fast as creditors will allow"
- The service suits a broad range of hardship triggers including job loss, illness, bereavement, natural disaster, separation, and bill arrears