



Financial hardship support pack

Normally you have to wait until you retire or reach your preservation age to access your superannuation; however, in limited circumstances, you may be able to access money from your superannuation to help get you through a period of financial hardship.

CSC Early access/financial hardship

Please carefully consider all of your options before applying for early access to your super. If you do need access to your super due to severe financial hardship, our **'Early access to super'** page has more information about how to apply or contact us, csc.gov.au/early-access

If you are experiencing financial hardship, help is available

National Debt Helpline

If you feel like you are overwhelmed with debts and need to get back on track, you can contact the National Debt Helpline on **1800 007 007** or see ndh.org.au

The National Debt Hotline can also help you connect with a financial counsellor. Financial counsellors are qualified professionals who provide free information and advice to people who are experiencing financial difficulty.

ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor

Department of Human Services (DHS)

DHS has a range of services to help you in a crisis such as financial hardship and/or extreme circumstances. For example, the DHS Financial Information Service provides free, independent and confidential information, tools and resources to help customers make informed decisions about their current and future financial needs and you can contact them on **132 300**.

It's important to note that DHS' Financial Information Service officers are not financial planners—they don't give, or sell, advice or purchase investment products.

humanservices.gov.au/individuals/services/financial-information-service

MoneySmart – Guides

The MoneySmart website provides a lot of helpful information on financial matters.

For example, the guides below have helpful information about creating a budget, tracking your spending, and where to get assistance if you do need help with managing debts.

- 'Get your money on track' - moneysmart.gov.au/managing-your-money/get-your-money-on-track
- 'Managing debts' - moneysmart.gov.au/managing-your-money/managing-debts

The information provided in this factsheet is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial advisor. You should obtain a copy of the relevant Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243, AFSL: 238069, RSEL: L0001397

Defence Force Retirement and Death Benefits Scheme
ABN: 39 798 362 763

Australian Defence Force Superannuation
ABN: 90 302 247 344
RSE: R1077063

Commonwealth Superannuation Scheme
ABN: 19 415 776 361
RSE: R1004649

Public Sector Superannuation accumulation plan
ABN: 65 127 917 725
RSE: R1004601

Military Superannuation and Benefits Scheme
ABN: 50 925 523 120
RSE: R1000306

Australian Defence Force Cover
ABN: 64 250 674 722

Public Sector Superannuation Scheme
ABN: 74 172 177 893
RSE: R1004595

1922 Scheme DFRB Scheme PNG Scheme DFSPB
CSC retirement income

Other contacts

Topic/Service	Contact number
Crisis/mental health support	<ul style="list-style-type: none"> • Lifeline - 13 11 14 (24 hours) • Beyond Blue - 1300 224 636 (24 hours) • Mental Health Crisis Team - 1800 629 354 (24 hours) • Open Arms - 1800 011 046 (24 hours, veteran support)
Domestic violence and abuse	1800respect - 1800 737 732 (24 hours)
Drug and alcohol addiction	Counselling online - 1800 888 236 (24 hours)
Gambling	National Gambling Helpline - 1800 858 858 (24 hours)
Legal advice	See Money Smart's page on how to access free legal advice moneysmart.gov.au/managing-your-money/managing-debts/free-legal-advice
Housing support	<ul style="list-style-type: none"> • ACT 133 427 communityservices.act.gov.au/hcs • NSW 1800 422 433 facs.nsw.gov.au/housing • QLD 13 QGOV (137 468) (to find your nearest housing service centre) qld.gov.au/housing • NT shelterme.org.au (a directory of services for homeless Territorians) • VIC 1800 825 955 (statewide toll free number 24 hours) dhs.vic.gov.au • SA 1800 003 308 (free call from a landline) sa.gov.au • WA 1800 065 892 shelterwa.org.au • TAS 1300 665 663 dhhs.tas.gov.au/housing

Where can I get more information?



Commonwealth Superannuation Scheme

EMAIL members@css.gov.au
PHONE 1300 000 277
FAX (02) 6275 7010
MAIL CSS
 GPO Box 2252,
 Canberra ACT 2601
WEB csc.gov.au



Public Sector Superannuation Scheme

EMAIL members@pss.gov.au
PHONE 1300 000 377
FAX (02) 6275 7010
MAIL PSS
 GPO Box 2252,
 Canberra ACT 2601
WEB csc.gov.au



Public Sector Superannuation accumulation plan

EMAIL members@pssap.com.au
PHONE 1300 725 171
FAX 1300 364 144
MAIL PSSap
 Locked Bag 9300
 Wollongong NSW 2500
WEB csc.gov.au



Australian Defence Force Superannuation

EMAIL members@adfsuper.gov.au
PHONE 1300 203 439
FAX 1300 204 314
MAIL ADF Super
 Locked Bag 9400
 Wollongong DC NSW 2500
WEB csc.gov.au



Military Superannuation & Benefits Scheme

EMAIL members@enq.militarysuper.gov.au
PHONE 1300 006 727
FAX (02) 6275 7010
MAIL MilitarySuper
 GPO Box 2252
 Canberra Act 2601
WEB csc.gov.au