

A 60 year old man from New Zealand (John) approached our service for help. He was medically unable to work but was not eligible for JobSeeker due to his visa type. He would prefer to stay but if he had to go home (for NZ job seeker payments) he couldn't afford to do that. He didn't know what a financial counsellor could do, he'd just been referred by a food provider and was worried about being made homeless.

John had accessed his Super but had been living off of it since he became unwell and was running out fast. A financial counsellor discussed multiple options with John, from the Homeward Return program run by the government to the potential for TPD insurance and DSP pension eligibility. John advised that he had gone to Centrelink to ask about the pension but been told flat out by a front desk staff member he wouldn't be eligible because he was a New Zealander. Although this can be the case for most pensions, the Disability Pension has a reciprocal agreement with New Zealand. John was provided with the a copy of the agreement and helped to lodge an application, linked in with disability advocates and provided information around how to apply for DSP. John was also supported to locate TPD insurance.

A couple of months later John attended again, seeking support in applying for his TPD insurance as he found it intimidating and was concerned about 'doing it wrong'. John was supported to complete his paperwork, had notes of what he needed to do, a checklist for evidence and ID documentation and notes on what to watch out for. John successfully self-lodged a back-dated claim. Buoyed by 'how easy it was' once he got through it, John made enquiries with his bank, found out his credit card had its own insurance and applied for/was approved for this. The financial counsellor assisted John to seek compassionate release from a couple of other small debts, based on his unusual circumstances. This was successful.

John was approved for the DSP, has secure housing and a modest lifestyle budget.