



Are you experiencing financial hardship?

We all need a little help sometimes. If you are struggling financially, help is available. If you are experiencing difficulty in paying your DSHI premium, please contact us as soon as possible on **1300 552 662**, or email us at dsh@dva.gov.au, to discuss alternative payment arrangements.

Assistance & Services

Below is a list of services available to assist you. There are also several services specifically for veterans and Australian Defence Force (ADF) members, and their families.

[National Debt Hotline](#) — offers free financial counselling on 1800 007 007.

[Free Legal Aid](#) — provides contact details for the various free legal aid centres across Australia.

[Open Arms – Veterans and Families Counselling \(previously VVCS\)](#) — provides free and confidential, nation-wide counselling and support for mental health conditions to veterans, ADF members and their families.

[DVA Home Equity Access Scheme](#) — if you are receiving a DVA pension you may be eligible for a loan through the Pension Loan Scheme. This website provides further information on eligibility and the application process.

[DVA Lump Sum Advance](#) — if you are receiving a DVA pension and you require additional funds for any purpose, you may be able to get some of your pension paid in advance. This website provides further information on eligibility and the application process.

[Bravery Trust](#) — provides urgent financial assistance to veterans and their families in their time of need.

[RSL LifeCare](#) — is a not-for-profit organisation helping Australian veterans and their families in times of injury, illness or crisis.

[Returned Services League Australia](#) — helps veterans and their families by offering care, financial assistance and advocacy, and commemorative services to help all Australians remember the fallen.

Helpful information

Below are some useful websites you can also visit to access information to help you.

[DSHI Financial Hardship Policy](#) – Provides additional information regarding our financial hardship process and who is able to access this service.

[Money Smart](#) — provides useful information on managing your debts.

[General Insurance Code of Practice](#) — has been designed to raise customer service standards in the Australian insurance industry. The Code has specific conditions for consumers experiencing financial hardship.

[Understand Insurance](#) — is run by the Insurance Council of Australia (ICA) and provides practical information to help consumers find out more about insurance and make decisions that meet their needs. They have a page with useful information for consumers suffering financial hardship.