



# HARDSHIP ASSISTANCE GUIDELINES



The Board of Benevolence and of Aged Masons, Widows and Orphans' Fund as trustee for the  
**Hand Heart Pocket Community Fund** ABN: 72 312 020 405 Charity No:CH3178  
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Tel 07 3493 6000 Fax 07 3112 3960 [www.handheartpocket.org.au](http://www.handheartpocket.org.au)

# Background

## A tradition of Benevolence Assistance

Historically HHP has provided emergency relief grants of money or goods to individuals in hardship who were referred to HHP by Members (which was called benevolence assistance). It is challenging to support people in hardship without creating dependency, so we now provide support that encourages people to make good decisions.

HHP understands that it is important to Members that they are able to refer people in need from their communities to HHP for assistance.

HHP maintains an allocation of funds each year to contribute towards a Hardship Assistance program that provides support for people from the general public across Queensland identified and referred by our Members as living in financial hardship.

## A supportive approach for individuals

Often people in financial hardship also face other issues such as domestic violence, health, housing or employment issues. Financial relief alone without additional support services does not help address ongoing issues and underlying causes of financial problems faced by individuals and families.

Our partner UnitingCare can provide financial counselling and other support services to help individuals or families to deal with mental health, domestic violence or housing issues, improve their circumstances and make better decisions.

HHP's Hardship Assistance program will:

- Provide access to a state-wide financial counselling service that has the capacity to serve the needs of our Members and the people in their communities referred by Members
- Provide people experiencing financial hardship with the tools and information they need to improve their situation and give them the skills to create and maintain positive financial choices

# Hardship Assistance

## Experts in financial counselling

HHP has partnered with UnitingCare to provide financial counselling for the people that HHP's Members refer to the service. UnitingCare provides a wide range of community services and supports to over 600,000 people in Queensland each year and have an established financial counselling service funded by the Commonwealth Government.

UnitingCare is equipped to:

- Take referrals of people in financial hardship needing support
- Assess and triage individuals and families
- Provide case management
- Effectively serve the needs of people across Queensland, especially outside metro areas
- Provide and/or connect with other support services who can help with a range of needs

## The financial counselling process

After HHP has referred someone to UnitingCare, their team will call to arrange a time to meet and discuss the person's circumstances. UnitingCare aims to make initial contact within 72 hours of receiving the referral from HHP and will arrange the first meeting within two weeks.

Meeting with the UnitingCare financial counsellor provides the person requesting assistance with the opportunity to discuss their financial circumstances and explore what options are available to them to improve their situation. The process may include looking at different budgeting tools, identifying other potential income streams through commonwealth and state government payments, various grants and debt relief services. They may also receive referrals to other service providers who might be able to assist eg. urgent emergency relief, housing support, domestic and family violence support and socio-psychological counselling.

### Who can access the service

Financial counselling from UnitingCare is available to anyone experiencing financial hardship in Queensland.

Through our partnership with UnitingCare, HHP is able to fund additional capacity for financial counselling and case management to meet the complex needs of people in financial hardship who its Members refer.

## Request financial assistance

To request someone you know be referred to UnitingCare’s financial counselling service, contact the HHP Team on 07 3493 6000.

## Find out more

To find out everything you need to know, call the HHP team on 07 3493 6000.

Or, head to the **Members** page of our website.

1. Log in using:  
Username **HHP**  
Password **handheartpocket**
2. Go to **Grant Forms and Guidelines**
3. Then head to the **Hardship Assistance** page

### How to access Hardship Assistance

1. Call the HHP team on 07 3493 6000.
2. The team will take some brief information and obtain the consent of the person experiencing financial hardship.
3. The person experiencing financial hardship will meet with a UnitingCare financial counsellor who will work with them to help to improve their circumstances.

