

## WHAT KIND OF SUPPORT CAN I ACCESS?

The support available to Members is outlined below, with corresponding criteria and application requirements. The ACA's Assessment Panel will consider and determine the level support which you may be provided in its absolute discretion.

Support	Criteria	What you will need to provide
<p><b>Tier 1</b></p> <p>Up to \$2,000</p> <p>Grant/Loan</p> <p>*Any amount provided over \$1,000 will be provided as a loan</p>	<p>You are experiencing temporary financial hardship associated with unexpected and complete loss of your individual income (e.g. redundancy, closure of business). This loss of income means you are unable to meet your/your immediate family's necessary living expenses (e.g. rent, mortgage, loans, food, medical services, utilities).</p> <p>Prior to applying for this support, you must have:</p> <ul style="list-style-type: none"> <li>Applied for Government assistance applicable to your circumstances (<a href="#">click here</a>).</li> <li>Contacted your creditors and utility providers to apply for hardship payment arrangements.</li> <li>Sought to exhaust other reasonable options (e.g. accessing savings, sale of certain non-essential assets, reviewing discretionary spending).</li> </ul>	<ul style="list-style-type: none"> <li>You will need to declare that you are not accessing employment entitlements such as annual leave or sick leave.</li> <li>You will need to provide evidence that you have applied for Government assistance (such as jobseeker, youth allowance or Austudy) and declare if you have started receiving these benefits.</li> </ul>
<p><b>Tier 2</b></p> <p>Up to \$1000</p> <p>Grant</p>	<p>You are experiencing temporary financial stress associated with a drop in individual income (e.g. a reduction in hours or loss of supplementary casual employment). This drop in income means you are unable to meet your/your family's necessary living expenses.</p> <p>Prior to applying for this support, you must have:</p> <ul style="list-style-type: none"> <li>Applied for Government assistance applicable to your circumstances (<a href="#">click here</a>).</li> <li>Contacted your creditors and utility providers to apply for hardship payment arrangements.</li> <li>Sought to exhaust other reasonable options (e.g. accessing savings, sale of certain non-essential assets, reviewing discretionary spending).</li> </ul>	<ul style="list-style-type: none"> <li>You will need to declare that you are not accessing employment entitlements such as annual leave or sick leave.</li> <li>You will need to provide evidence that you have applied for government assistance (such as jobseeker, youth allowance or Austudy) and declare if you have started receiving these benefits.</li> </ul>
<p><b>Tier 3</b></p> <p>\$500 towards goods, services or courses</p> <p>Grant</p>	<p>You are experiencing temporary hardship associated with COVID-19, such as:</p> <ul style="list-style-type: none"> <li>You are unable to access fresh food (if currently self-isolating or in quarantine and/or vulnerable in terms of age or health).</li> <li>You have had hours reduced, so are looking to upskill and increase employability in a changing labour market.</li> <li>You are having difficulty accessing medical appointments (e.g. would normally use public transport but are self-isolating).</li> <li>Other.</li> </ul>	<ul style="list-style-type: none"> <li>Detailed description of current situation and challenges you are facing accessing essential goods, services and/or courses as a result of COVID-19.</li> <li>Please identify support you need and provide evidence of quote, invoice or receipt if relevant.</li> </ul>