

OCTOBER 2022

BRAVERY TRUST

# THE HOME FRONT

QUARTERLY NEWSLETTER



OUR PATRON-IN-CHIEF THE GOVERNOR-GENERAL, HIS EXCELLENCY, THE HON. DAVID HURLEY, MRS LINDA HURLEY & NAVY VETERAN MURRAY BRUCE ARE SUPPORTERS OF BRAVERY TREK.

## Bravery Trek's back in 2022

Bravery Trek returns October 10. Bravery Trek 2022 will honour the Royal Australian Navy, with a virtual route around Sydney Harbour featuring a number of Naval bases and locations significant to Navy history.

You can join the virtual challenge – run, walk, ride, swim or wheel 57km to show your support ADF veterans. For those who want an ultra-challenge, you can double up to 114km during the month of October to really test your fitness.

It's free to join. You can choose to complete the challenge with or without any donations. Being part of Bravery Trek helps to spread the word about the services we offer and reach out to more veterans who may need financial support now or in the future.

Bravery Trek starts **October 10** and ends **November 10**.

**Registrations are open!**  
[www.braverytrek.com.au](http://www.braverytrek.com.au)

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# Queensland Wheelchair Rugby State of Origin

Just like our upcoming Bravery Trek, the Bravery Trust State of Origin was a chance to celebrate the success of veterans and initiate conversations about the challenges facing those who've been injured during service.

Congratulations to ex-Army team-mates Pete Arbuckle and Zac Schumacher who won the match playing for the Queensland Maroons. Pete was awarded player of the match. Both players will represent Australia in England in October this year.

Bravery Trust partnered with Queensland Wheelchair Rugby League to bring the State of Origin to Townsville.

The State of Origin event was livestreamed by Queensland Rugby league and New South Wales Rugby league to more than 200,000 followers and also streamed on QPlus.TV.

We take great pride seeing our ADF veterans achieving their goals and contributing to their local communities.



**QUEENSLAND MAROONS WITH THE PREMIERSHIP PLAQUE HELD BY CO-CAPTAIN ZAC SCHUMACHER**



**PETE ARBUCKLE, BELINDA WILSON & ZAC SCHUMACHER**

**We'll be following Pete and Zac when they represent Australia at the Rugby League World Cup in England this October.**

**You can follow their success at:  
Wheelchair Rugby League World Cup 2021**

**Best wishes to Pete and Zac.**



# Scholarships available

The Home Front is here to provide useful tips and information. There are two education scholarships currently open and may be of interest to you or a friend or family member.

## AVCAT

Tertiary education scholarships of \$4,000 per year are available to children and grandchildren of Australian ex-serving veterans.

We are a proud supporter of the AVCAT scholarships and are sponsoring two current students!

The Australian Veterans' Children Assistance Trust (AVCAT) is offering scholarships to assist full-time students with university, TAFE or a registered training organisation. Applications opened August 18 and close **October 31, 2022**.



AUSTRALIAN VETERANS'  
CHILDREN ASSISTANCE TRUST

02 9213 7999

info@avcat.org.au

avcat.org.au

**Education is the most powerful weapon you have to change the world.**  
— Nelson Mandela



## LONG TAN BURSARY

If you want to complete a university or TAFE degree/qualification and are a child or grandchild of a Vietnam Veteran – apply for a bursary [HERE](#) before **October, 31 2022**.

The Long Tan Bursary will cover up to \$12,000 over 3 years of continuous full-time study and the Australian Government Department of Veterans' Affairs (DVA) will award 37 recipients of this bursary.

AVCAT administers the Bursary scheme on behalf of DVA. For more information about the eligibility criteria and application process click [HERE](#).



# FinWell (Financial Wellness) Tips - Avoiding Disconnection

We know the rising cost of living is hitting family budgets hard - especially power bills. Check the map below to make sure you are accessing all concessions you are entitled to.

There are different concessions available based on the state you live in, and each can help with meeting the cost of living.

Remember you can always reach out to our Financial Counselling team for more specific assistance.

Our disconnection guide below provides some insight into the process that must occur before a power company can disconnect supply.



Energy Factsheet (PDF)

## WHAT HAPPENS BEFORE DISCONNECTION?

If you don't pay your electricity or gas bill your power company may disconnect your services.

### 01 NOTICES

Before you're disconnected you should receive a reminder & disconnection warning notice.

### 02 CONTACT THE COMPANY

If you receive one of these notices and you're unable to pay by the due date, contact your energy company as soon as possible. There are options available that may assist.

### 03 PAYMENT OPTIONS

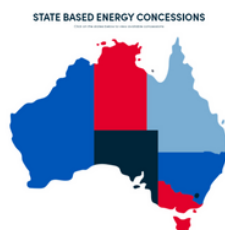
Your energy company should provide you with help to pay outstanding bills by offering:

- a due date extension
- a payment plan (that covers ongoing usage and arrears)

### 04 CONCESSIONS & GRANTS

The company should talk to you about available concessions and grants that may help you reduce your outstanding debt. You should check your concession details are correctly recorded on your account.

**Check out the available state-based concessions on the map. →**



### 05 HARDSHIP TEAM

If the assistance offered is not sustainable/affordable ask to talk with the company's hardship team for further help.

### 06 BETTER DEAL

Your energy company should offer you its best available deal - but it doesn't hurt to shop around to check. Bravery Trust recommends using a government comparison site.

### Housing costs

Last edition included FinWell tips about housing costs and moving house. If you missed it, read it [here](#) now.

# Organisations that help - Australian Financial Complaints Authority (AFCA)

If you are struggling with credit card or other debts and you need help negotiating with your provider, the Australian Financial Complaints Authority (AFCA) may be able to help.

## How does AFCA help Australians with a financial complaint?

AFCA is a free and independent financial ombudsman for individuals and small businesses who have a complaint about a financial product or service.

Anyone can contact AFCA about:

- credit products (eg credit cards, store/gift card and interest-free deals);
- short term loans (eg payday loans);
- personal/home/investment and business loans;
- banking deposits and payments;
- insurance policies; and
- superannuation products and funds.



BRENDA STAGG - SENIOR OMBUDSMAN - FINANCIAL DIFFICULTY

AFCA can also help if you've received a default notice when you're experiencing financial difficulty, or the company continues action against you to recover a debt after you've made a financial difficulty request.

## How does someone make a complaint with AFCA?

It's important that you provide documents that will help support your complaint (eg bills, contracts, notes from phone calls) and advise if there are circumstances that might be relevant to your complaint for example, illness, bereavement, domestic violence or a physical or mental health condition.

If you're experiencing financial difficulty, you must complete AFCA's online form that gives a [Statement of your Financial Position](#).

### Contact AFCA

1800 931 678

[www.afca.org.au/make-a-complaint](http://www.afca.org.au/make-a-complaint)

[info@afca.org.au](mailto:info@afca.org.au)

## How many people who call AFCA have seen or have a financial counsellor working on their behalf, does it help and what are the benefits?

In the last financial year, there were 479 complaints lodged with AFCA by financial counsellors on behalf of a client. Financial counsellors also referred another 1,400 people directly to our service.

A financial counsellor can provide holistic advice and advocacy that is based on someone's whole financial situation (not just their financial product or service complaint). A Bravery Trust financial counsellor can also act on your behalf when contacting AFCA.

## What are some of the common outcomes?

A common remedy is to vary a credit contract in either the short or long-term depending on the circumstances, for example:

- Extending the period of the contract and reducing the amount of each repayment due under the contract
- Postponing repayments under the contract
- Changing payment arrangements
- Reducing the loan interest rate.



## What types of financial difficulty complaints can AFCA help with?

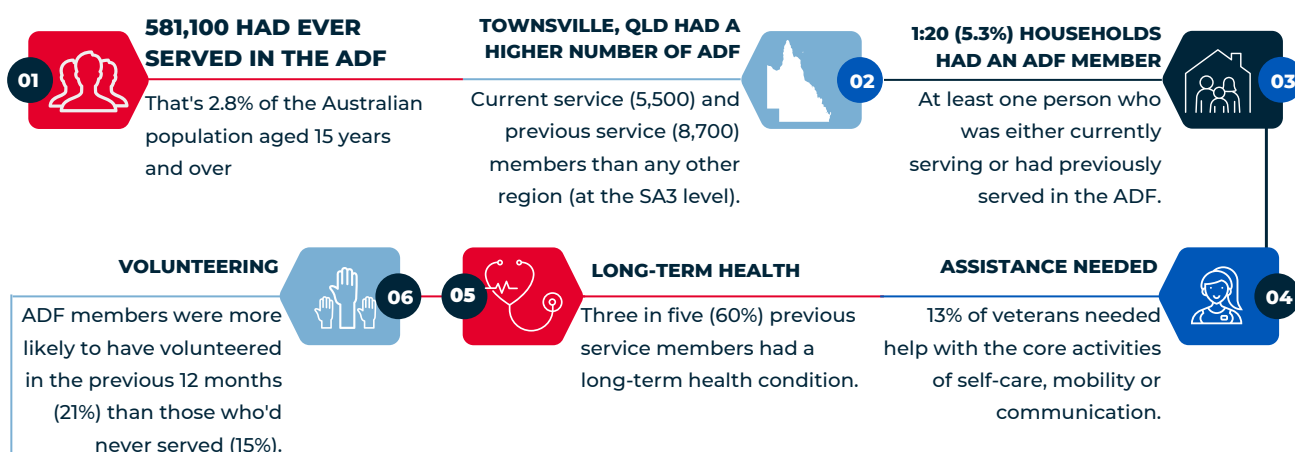
If you're unable to make repayments to your credit obligations (eg credit card, payday/home/personal loan), contact your credit company first and ask for assistance. If this is declined or it hasn't responded to your request – AFCA can help.

# Key announcements

It's been a big few months for the veteran community! Key announcements have included the release of new Census data – with specific ADF questions included in the Census for the first time ever – and the release of an interim report into the Royal Commission into Defence and Veteran Suicide.

## ABS 2021 Census

For the first time, the 2021 Census included questions about service in the ADF. The new data will be used to help improve support services and guide where those services should be located. Some of the key findings:



## Royal Commission into Defence and Veteran Suicide

The Royal Commission into Defence and Veteran Suicide was established on 8 July 2021 by the Governor-General of the Commonwealth of Australia, General the Honourable David Hurley, in recognition of the unacceptably high rates of suicide among the Australian Defence Force (ADF) and veteran community.

An interim report was delivered on 11 August 2022. You can read it at:  
[www.defenceveteransuicide.royalcommission.gov.au/publications/interim-report](http://www.defenceveteransuicide.royalcommission.gov.au/publications/interim-report)

The final report is due out by no later than **17 June 2024**. You can still share your story by making a submission to the Royal Commission using an online form, or the paper form at:  
[submissions.defenceveteransuicide.royalcommission.gov.au/general/submissions/](http://submissions.defenceveteransuicide.royalcommission.gov.au/general/submissions/)

Your submission may be made anonymously and it will still be reviewed by the Royal Commission.

If the Royal Commission raises issues that are personally challenging, we encourage you to reach out for support. There is 24/7 assistance available:

**Open Arms (1800 011 046)**  
**Defence Family Helpline (1800 624 608)**  
**All-hours Support Line (1800 628 036)**  
**The ADF Health and Wellbeing portal**

**Safe Zone Support (1800 142 072)**  
**Lifeline Australia (13 11 14)**  
**Head to Health online resources**



## Josh's Story

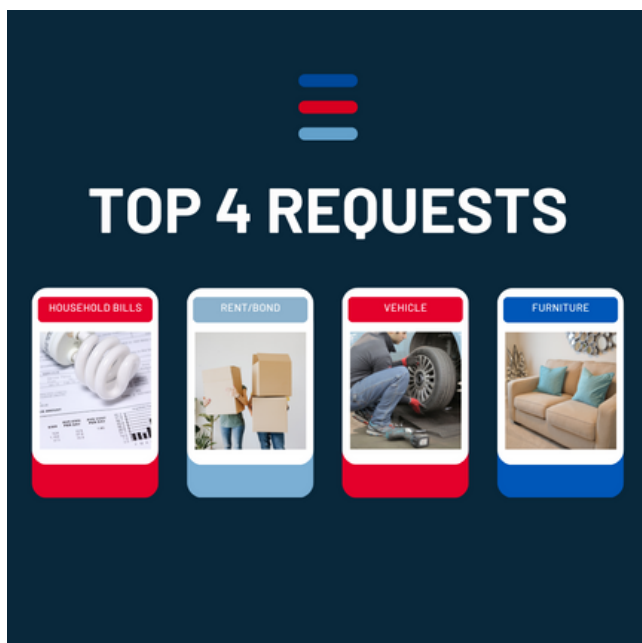
Josh was medically discharged from the Army earlier this year after 17 years of service with significant injuries, including compartment syndrome lower limbs, damage to his shoulder and major depressive and anxiety disorders.

With growing debt, Josh had entered into a bankruptcy agreement with creditors prior to reaching out to Bravery Trust.

He was due to vacate his DHA Housing and didn't have the funds for rent and bond. Our team was able to support Josh to find new accommodation and help with those initial costs so he could take time to adjust to life after the ADF.



## How we help



70% of those who reach out to us under 50 years old.

We can provide emergency financial aid and we have a veteran specific financial counselling service.

Our financial counsellors can help sort through existing debts and advocate with creditors and landlords on behalf of veterans and family members.

We know there is an intrinsic link between financial hardship and veteran wellness. It's Always Brave To Ask for help.



# BRAVERY TRUST



## PHONE

1800 272 837



## EMAIL

ASK@BRAVERYTRUST.ORG.AU



## WEBSITE

WWW.BRAVERYTRUST.ORG.AU



## IMPORTANT NUMBERS

### OPEN ARMS

1800 011 046

### LIFELINE AUSTRALIA

13 11 14

### ADF FINANCIAL CONSUMER CENTRE

13 11 14

### SAFE ZONE

1800 142 072

### BEYOND BLUE

1300 224 636

### DEFENCE MEMBER AND FAMILY HELPLINE

1800 624 608

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Australian Government  
Department of Veterans' Affairs