



Potrebna vam je pomoć nakon nečije smrti?

Ova brošura pruža ljudima mogućnost saznati o plaćanjima i potpori koje su dostupne kada im netko blizak umre. Ovdje se nude informacije o koracima koje treba poduzeti i o dostupnoj emocionalnoj i financijskoj potpori.

Plaćanja na koja možete imati pravo

Bereavement Payment

Bereavement Payment pomaže prilagoditi se promijenjenim financijskim okolnostima nakon smrti svog partnera, djeteta ili osobe o kojoj su skrbili. Vrsta Bereavement Payment koju možete dobiti ovisit će o primanju koje vam isplaćuje Centrelink i vašem odnosu s osobom koja je umrla.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/bereavementpayment ili nas nazovite na **132 300** ili posjetite uslužni centar.

Bereavement Allowance

Bereavement Allowance je kratkoročno plaćanje kao potpora dohotku koja se isplaćuje osobama koji su nedavno postali udovci, kako bi im se pomoglo prilagoditi se nakon smrti svog partnera.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/bereavementallowance ili nas nazovite na **132 300** ili posjetite uslužni centar.

Pension Bonus Bereavement Payment

Pension Bonus Bereavement Payment je paušalni iznos oslobođen poreza koji se isplaćuje preživjelom partneru preminulog člana Pension Bonus Scheme koji nije ostvario uspješno potraživanje za Age Pension i Pension Bonus prije svoje smrti.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/pensionbonusscheme ili nas nazovite na **132 300** ili posjetite uslužni centar.

Widow Allowance

Widow Allowance pruža financijsku pomoć ženama rođenim prije ili na dan 1. srpnja 1955., koje su postale udovice, rastavile se ili odvojile nakon što su navršile 40 godina, i koje nemaju novije radno iskustvo.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/widow ili nas nazovite na **132 850** ili posjetite uslužni centar.

Pomoć za skrbnike zbog gubitka voljene osobe

Ako je osoba o kojoj skrbite umrla, Carer Payment se može nastaviti još 14 tjedana. Ali pravo na Carer Allowance prestaje smrću osobe.

Za više informacija o financijskoj pomoći za skrbnike nakon gubitka voljene osobe, idite na humanservices.gov.au/bereavement

Pomoć ako dijete umre

U slučaju mrtvorodenčeta ili smrti djeteta, financijska pomoć može biti dostupna.

Ako ste ispunjavali uvjete za primanje Parental Leave Pay, Dad and Partner Pay ili Family Tax Benefit, još uvijek možete dobiti jednu ili više tih isplata.

Ako ne ispunjavate uvjete za Parental Leave Pay, možda imate pravo na Stillborn Baby Payment.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/bereavementpayment ili nas nazovite na **136 150** ili posjetite uslužni centar.

Plaćanja za uzdržavanje djeteta

Ako plaćate ili primete plaćanje za uzdržavanje djeteta koje je umrlo, nazovite nas na **131 272**. Nazovite nas ako vodite poslove osobe koja je umrla, a plaćala je ili je primala plaćanje za uzdržavanje djeteta.

Double Orphan Pension

Double Orphan Pension pomaže pri troškovima skrbi o djeci koja su siročad ili se u određenim okolnostima roditelji o njima ne mogu brinuti.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/orphanpension ili nas nazovite na **136 150** ili posjetite uslužni centar.

Stope plaćanja

Za više informacija na engleskom jeziku, idite na humanservices.gov.au ili u uslužni centar.

Druge informacije

Više opcija potpore dohotku

Ovisno o vašim okolnostima, možete podnijeti zahtjev za neku drugu vrstu plaćanja kao što su Newstart Allowance, Parenting Payment ili Youth Allowance ako vam je i dalje potrebna potpora dohotku.

Za više informacija o ovim plaćanjima i uvjetima vezanim uz njih na engleskom jeziku, idite na humanservices.gov.au

Socijalni radnici

Socijalni radnik u Department of Human Services može pružiti kratkoročno savjetovanje, podršku i informacije kako bi vam pomogao u tim teškim trenucima. Socijalni radnici vas mogu također uputiti u druge oblike potpore i usluga gdje bi vam moglo pomoći. Možete zatražiti razgovor sa socijalnim radnikom ako nazovete **132 850** ili posjetom lokalnom uslužnom centru.

Financial Information Service

Nakon smrti voljene osobe, možda ćete morati biti više upućeni u investicije ili drugu imovinu koju posjedujete.

Službenici naše Financial Information Service mogu pružiti besplatne i neovisne informacije koji će vam pomoći da donosite informirane odluke o investiranju i financijskim pitanjima.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/fis ili za dogovoriti sastanak sa službenikom Financial Information Service, nazovite **132 300**.

Što učiniti kada je netko umro

Kada netko umre, liječnik mora potpisati potvrdu o smrti. Pogrebni aranžmani ne mogu biti napravljeni sve dok liječnik ne potpiše i ne izda ovu potvrdu (koja se zove *Doctor's Certificate of Cause of Death*). Pogrebno poduzeće tada može pokojnika preuzeti pod svoju skrb.

Organizator pogreba zadužen za pogrebne aranžmane prikupit će sve podatke potrebne za prijavu smrti i poslati ih uredu nadležne države ili teritorija. Organizator pogreba također može pomoći u stvarima poput novinskih obavijesti o smrti, cvijeća i vjerskih obreda. Ako ne znate kome se obratiti, udruga Australian Funeral Directors Association može vam u tome pomoći.

Ako organizator pogreba nije uključen u pogrebne aranžmane, osoba koja upravlja završnim aranžmanima umrle osobe odgovorna je za prijavu smrti.

Kada netko umre, to treba javiti određenom broju ljudi i organizacija. Mi moramo biti obaviješteni kada netko umre. Prije nego počnete s tim kontaktima, provjerite je li osoba koja je umrla ostavila bilo kakve osobne zapise i dokumente. Ti zapisi mogu sadržavati važne poslovne brojeve koje su ljudima ili organizacijama možda potrebne. Možete upotrijebiti popis za provjeru na kraju ove brošure za osobe i organizacije koje biste također trebali kontaktirati.

Uklanjanje imena s popisa za slanje pošte

Ako želite ukloniti ime preminule osobe s popisa za slanje pošte, od Association for Data-Driven Marketing & Advertising možete zatražiti da to učine za vas. Za prijaviti podatke, idite na adma.com.au nazovite **(02) 9277 5400** ili im pošaljite e-mail na adresu contact@adma.com.au

Računi društvenih medija

Mreže društvenih medija obično imaju postupke za rješavanje računa preminulih članova. Budući da se ti postupci mogu razlikovati, najbolje je pretražiti dio pod nazivom 'help' u njihovoj mreži kako biste saznali kako zatvoriti račun.

Police osiguranja

Ponekad police privatnog zdravstvenog osiguranja, osiguranja za bolest, udes ili životnog osiguranja mogu pomoći u plaćanju pogrebnih i drugih troškova. Ako ustanovite da je osoba koja je umrla imala osiguranje, nazovite tu tvrtku i pitajte je li pomoć dostupna.

Planovi za pogreb i pogrebne obveznice

Neki ljudi unaprijed planiraju i plaćaju svoje sprovode. To može uključivati raniju kupnju ukopnog zemljišta, plaćanje pogrebnih troškova ili ulaganje u pogrebne obveznice. Ukopna zemljišta izuzeta su od provjere vrijednosti imovine. Unaprijed plaćeni pogrebi ili pogrebne obveznice mogu također biti izuzeti od provjere vrijednosti imovine.

Early super release

U nekim slučajevima možete ranije uzeti sredstva iz svog mirovinskog fonda (super), na temelju suosjećanja, kako biste pokrili troškove partnerove ili djetetove sahrane.

Za više informacija na engleskom jeziku, idite na humanservices.gov.au/earllysuper ili nazovite **1300 131 060**.

Will

Will (oporučka) je pravni dokument koji navodi kako će se pokojnikova imovina rasporediti nakon njegove smrti. Izvršitelj za Will je odgovoran za raspodjelu imovine osobe onima koji su imenovani u Will. To će biti nakon što svi dugovi budu plaćeni.

Ako osoba nije ostavila Will, ostavina se dijeli prema formuli koja je određena zakonom. Ako nema bliskih srodnika, postoji mogućnost da imovina može biti plaćena državnoj ili teritorijalnoj vladi.

Potpورا vama nakon nečije smrti

Pomoć je dostupna kako biste se lakše prilagodili životu nakon što ste nekog sebi bliskog izgubili. Citizens Advice Bureau ili lokalna informacijska služba u zajednici može vas povezati s grupama za podršku.

Ožalošćenost

Ožalošćenost je prirodni dio gubitka nekoga vama bliskog, pa prilagodba novim okolnostima može uzeti vremena. Naši socijalni radnici mogu vas uputiti na savjetovanje u žalovanju. Sa savjetnicima se kontakt može uspostaviti također i putem organizacija kao što su društveni zdravstveni centri, National Association for Loss and Grief ili Lifeline.

Usamljenost

Sudjelovati u društvenim skupinama i aktivnostima može u početku biti teško. Možda ćete željeti, ali možda i nećete željeti ljude oko sebe.

S vremenom, prisutnost drugih može vam pomoći da steknete nove interese. Mjesna općina, društveni zdravstveni centar ili socijalni radnici mogu vas povezati s uslugama u vašoj lokalnoj zajednici i organizacijama kao što su Rotary, Lions ili Apex. Te organizacije bi cijenile vašu pomoć. Također se možete pridružiti njihovim aktivnostima i izletima.

Zdravlje

Briga o prehrani i redovita tjelovježba može vam pomoći da ponovno uspostavite rutinu. Posjete liječniku ili traženje stručne pomoći također mogu pomoći u procesu žalovanja. Ako osjećate da vam je potrebna stručna pomoć, za podršku za informacije i upućivanje obratite se svom liječniku ili organizaciji za podršku. Društvene grupe ili mjesne općine mogu organizirati usluge kako bi vam pomogli u kućnim poslovima ili održavanju vrta. Neke od tih usluga su besplatne, a neke se mogu pružati samo nakon što je izvršena procjena vaših potreba.

Stambeni smještaj

Možda ćete željeti ostati u svojoj obiteljskoj kući. Međutim, ako vam je to teško, pažljivo razmislite o svim opcijama prije nego što odlučite o nekoj promjeni. Prebrzo preseljenje možda nije najbolje rješenje. Možete porazgovarati s jednim od službenika naše Financial Information Service koji vam mogu dati informacije o tome kako odluke koje donesete mogu utjecati na plaćanje koje dobivate od nas.

Financijska pitanja

Ako želite pomoć pri izradi proračuna ili upravljanju financijskim poslovima ili ako imate financijske poteškoće, možete se obratiti financijskom savjetniku ako kontaktirate bilo koga od sljedećih:

- mjesnu Community Information and Referral Service
- Rural Financial Counselling Service
- Financial Counselling Australia
- ASIC's MoneySmart.

Nepodmireni dugovi

Rodbina i prijatelji ne moraju platiti dugove osobe koja je umrla, osim ako su dugovi na zajedničkim imenima. Dugovi se mogu otplatiti iz ostavine.

Promjene vaših financijskih okolnosti

Nakon smrti voljene osobe, možda ćete morati biti upućeni više u investiciju koje posjedujete. Kada partner umre, preživjeli obično nasljeđuje imovinu koja je ranije bila na zajedničkim imenima. Ako je vaš partner imao superannuation (mirovinski) fond, možda imate pravo na plaćanja iz tog mirovinskog fonda. Obratite se relevantnoj organizaciji superannuation (mirovinskog) fonda i saznajte imate li pravo na plaćanja.

Morate nas obavijestiti o promjenama vašeg dohotka i/ili imovine jer to može utjecati na bilo koje plaćanje koje vam isplaćuje Centrelink ili na koje imate pravo. Također biste trebali pažljivo razmotriti posljedice prijenosa sredstava na djecu ili druge članove obitelji i prijatelje, zaobilazeći sebe, jer to može utjecati na vaš položaj u smislu imovine i može rezultirati promjenama stope plaćanja.

Određivanje nekoga tko će s nama poslovati u vaše ime

Ako biste više voljeli da netko drugi rješava vaše poslove vezane za Centrelink, Child Support ili Medicare, možete ovlastiti osobu ili organizaciju da to s nama obavlja u vaše ime. O ovim aranžmanima možete naći više informacija na engleskom jeziku na humanservices.gov.au/nominees ili nas nazovite ili posjetite uslužni centar.

Organizacije i korisne informacije

Postoji niz vladinih i društvenih organizacija koje pružaju usluge podrške i korisne informacije na engleskom jeziku, što vam može pomoći. Telefonski imenik sadrži pojedinosti o tim organizacijama u vašoj državi ili teritoriju.

Australian Centre for Grief and Bereavement—pruža savjetovanje o žalovanju i podršku osobama, parovima, obiteljima, djeci i adolescentima, kao i grupama za podršku. Nalazi se u Melbourneu, a za sastanak možete nazvati **Freecall™ 1800 642 066** ili idite na grief.org.au

Australian Funeral Directors Association (AFDA)—kontaktirajte organizaciju u svojoj državi ili teritoriju, idite na afda.org.au ili nazovite **1300 888 188**.

beyondblue—pruža informacije o depresiji, anksioznosti i poremećajima uslijed zlouporabe opasnih tvari. Idite na beyondblue.org.au ili nazovite **1300 224 636**.

depressioNet—pruža sveobuhvatan izvor informacija za Australce s depresijom i njihove obitelji i prijatelje. Idite na depressionet.org.au

Financial Counselling Australia—je vrhunsko tijelo za financijske savjetnike u Australiji i pruža informacije o tome kako financijski savjetnici mogu pomoći i zastupati interese osoba koje imaju financijske poteškoće. Idite na financialcounselingaustralia.org.au ili nazovite **1800 007 007**.

Headspace— je nacionalna zaklada za mentalno zdravlje mladih i pomaže mladima koji prolaze kroz teška vremena. Idite na headspace.org.au

Kids Helpline—pruža besplatno, povjerljivo 24-satno telefonsko i online savjetovanje za djecu i mlade ljude u dobi između pet i 25 godina. Idite na kidshelp.com.au ili nazovite **Freecall™ 1800 551 800**.

Lifeline—pruža niz usluga, uključujući besplatnu uslugu savjetovanja. Idite na lifeline.org.au ili nazovite **131 114**.

Mindhealthconnect—pruža informacije i potporu osobama koje traže pomoć za bolesti povezane s mentalnim zdravljem. Idite na mindhealthconnect.org.au

National Association of Loss and Grief—organizacija koja je usredotočena na pitanja vezana uz gubitak i tugu. Za više informacija obratite se udruzi u vašoj državi ili teritoriju.

Red Nose Grief and Loss (bivši SIDS and Kids)—pruža informacije i podršku ožalošćenim pojedincima i obiteljima nakon iznenadne ili neočekivane smrti dojenčeta ili malog djeteta. Idite na rednosegriefandloss.com.au ili nazovite **1300 308 307**.

Solace Association—pruža podršku ljudima koji su izgubili partnera. Idite na solace.org.au

The Compassionate Friends—organizacija koja nudi prijateljstvo i razumijevanje očajničkim roditeljima, braći i sestrama i bakama i djedovima, kada sin ili kći umre u bilo kojoj dobi, iz bilo kojeg razloga. Idite na compassionatefriendsvictoria.org.au ili nazovite **1800 641 091**.

Za više informacija

- idite na humanservices.gov.au/bereavement za više informacija na engleskom jeziku
- idite na humanservices.gov.au/yourlanguage gdje možete čitati, slušati ili gledati videozapise s informacijama na svom jeziku
- nazovite **131 202** kako biste na svom jeziku razgovarali o plaćanjima i uslugama koje pruža Centrelink
- nazovite Translating and Interpreting Service (TIS National) na **131 450** kako biste na svom jeziku razgovarali o plaćanjima i uslugama koje pružaju Medicare i Child Support
- posjetite uslužni centar.

Napomena: pozivi s vašeg kućnog telefona na brojeve '13' s bilo kojeg mjesta u Australiji naplaćuju se po fiksnoj stopi. Ta se stopa može razlikovati od cijene lokalnog poziva i može se razlikovati kod raznih pružatelja telefonskih usluga. Pozivi na brojeve '1800' s kućnog telefona su besplatni. Pozivi s javnih i mobilnih telefona mogu biti vremenski ograničeni i naplaćivati se po višoj tarifi.

Odricanje odgovornosti

Informacije sadržane u ovoj publikaciji namijenjene su samo kao vodič za plaćanja i usluge. Vaša je odgovornost odlučiti želite li se prijaviti za plaćanje i podnijeti zahtjev za to, uzimajući u vidu koje su vaše specifične okolnosti.

Osobe i organizacije koje ćete možda trebati kontaktirati kada netko umre

| Osoba ili organizacija koju treba kontaktirati | Obaviješten o smrti Da/Ne | Kontakt osoba, broj telefona i adresa (ako je potrebno) | Podaci o osobi koja je umrla (na primjer, broj računa, broj Medicare) |
|--|---------------------------|---|---|
| Računovođa | | | |
| Australian Electoral Commission | | 132 326 | |
| Australian Taxation Office | | 132 865 | |
| Australia Post | | 137 678 | |
| Banke, kreditne unije | | | |
| Centrelink plaćanja | | 132 300 | |
| Child Support usluge | | 131 272 | |
| Klubovi (npr. RSL) | | | |
| Kreditna kartica/najam-kupnja | | | |
| Department of Veterans' Affairs | | 133 254 | |
| Poslodavac | | | |
| Izvršitelj oporuke - Will | | | |
| Obitelj i prijatelji | | | |
| Inozemna mirovinska uprava (ako podaci nisu poznati, kontaktirati Centrelink's International Services) | | 131 673 | |
| Organizator pogreba | | | |
| Pogrebna obveznica | | Da/Ne | |
| Pogrebno osiguranje | | Da/Ne | |
| Zdravstveni djelatnici (npr. liječnik, fizioterapeut, zubar, podijatar, optometrist) | | | |

| | | | |
|--|--|---------|--|
| Centar za sluh | | | |
| Bolnica | | | |
| Osiguravajuća društva | | | |
| Stanodavac, stanari | | | |
| Mjesna općina | | | |
| Popis pošiljatelja pošte | | | |
| Medicare usluge | | 132 011 | |
| Pružatelj usluga telefona i interneta | | | |
| Unaprijed plaćeni pogreb | | Da/Ne | |
| Privatno zdravstveno osiguranje | | | |
| Stručna tijela (npr. Gospodarska komora itd.) | | | |
| Javne usluge (npr. knjižnica) | | | |
| Javni povjerenik | | | |
| Vjerski savjetnik | | | |
| Socijalni radnik | | | |
| Odvjetnik | | | |
| Superannuation (mirovinski) fond | | | |
| Komunalne usluge (npr. tvrtke za plin i električnu energiju) | | | |
| Direkcije za registraciju vozila i izdavanje dozvola | | | |



Needing help after someone has died?

This factsheet lets people know about the payments and support available after someone close to them dies. It offers information on the steps that need to be taken and the emotional and financial support available.

Payments you may be eligible for

Bereavement Payment

Bereavement Payment helps people adjust to changed financial circumstances after the death of their partner, child or the person they were caring for. The type of Bereavement Payment you may get will depend on the Centrelink payment you get and your relationship with the person who has died.

To find out more in English go to humanservices.gov.au/bereavementpayment or call us on **132 300** or visit a service centre.

Bereavement Allowance

Bereavement Allowance is a short-term income support payment paid to recently widowed people to help them adjust following the death of their partner.

To find out more in English go to humanservices.gov.au/bereavementallowance or call us on **132 300** or visit a service centre.

Pension Bonus Bereavement Payment

The Pension Bonus Bereavement Payment is a tax-free lump sum paid to the surviving partner of a deceased member of the Pension Bonus Scheme who did not make a successful claim for Age Pension and Pension Bonus before they died.

To find out more information in English go to humanservices.gov.au/pensionbonusscheme or call us on **132 300** or visit a service centre.

Widow Allowance

Widow Allowance provides financial assistance to women who were born on or before 1 July 1955, who have become widowed, divorced or separated after they turned 40, and have no recent workforce experience.

For more information in English go to humanservices.gov.au/widow or call us on **132 850** or visit a service centre.

Bereavement assistance for carers

If the person you care for has died, Carer Payment may continue for 14 weeks. However, your eligibility for Carer Allowance ceases when the person dies.

For more information about bereavement assistance for carers go to humanservices.gov.au/bereavement

Help when a child has died

In the event of stillbirth or the death of a child, financial assistance may be available.

If you were eligible for or receiving Parental Leave Pay, Dad and Partner Pay or Family Tax Benefit, you may still get one or more of these payments.

If you're not eligible for Parental Leave Pay, you may be eligible for the Stillborn Baby Payment.

To find out more in English go to humanservices.gov.au/bereavementpayment or call us on **136 150** or visit a service centre.

Child support payments

If you pay or receive child support for a child who has died, call us on **131 272**. You should also call us if you're looking after the affairs of a person who has died and they paid or received child support.

Double Orphan Pension

Double Orphan Pension provides help with the costs of caring for children who are orphans or are unable to be cared for by their parents in certain circumstances.

For more information in English go to humanservices.gov.au/orphanpension or call us on **136 150** or visit a service centre.

Payment rates

For the latest payment rates information in English go to humanservices.gov.au or a service centre.

Other information

More income support options

Depending on your circumstances, you can apply for another payment such as Newstart Allowance, Parenting Payment or Youth Allowance if you continue to need income support.

For more information about these payments and their requirements in English go to humanservices.gov.au

Social workers

A Department of Human Services social worker can provide short-term counselling, support and information to help you through this difficult time. Social workers can also direct you to other supports and services to assist you. You can ask to speak to a social worker by phoning **132 850** or by visiting your local service centre.

Financial Information Service

Following the death of a loved one, you may need to understand more about the investments or other assets you own.

Our Financial Information Service officers can provide free and independent information to help you make informed decisions about your investment and financial issues.

For more information in English go to humanservices.gov.au/fis or to arrange an appointment with a Financial Information Service officer, call **132 300**.

What to do after someone has died

When someone dies, a doctor must sign a certificate that confirms the death. Funeral arrangements can't be completed until the doctor has signed and issued this certificate (generally called a *Doctor's Certificate of Cause of Death*). The funeral company can then take the deceased into their care.

The funeral director in charge of the funeral arrangements will collect all the information needed for registering the death and send it to the relevant state or territory government office. The funeral director may also help with things such as newspaper notices, flowers and religious services. If you don't know who to contact, the Australian Funeral Directors Association can help you.

If a funeral director is not involved with the funeral arrangements, the person who manages the final arrangements for the deceased is responsible for registering the death.

When someone dies, a number of people and organisations need to be told. It's important we are informed when someone has died. Before you start making these contacts it's worth checking to see if the person who died left any personal records and documents. These records could contain important reference numbers that people or organisations may need. You can use the checklist at the end of this factsheet for people and organisations you may also need to contact.

Removing someone's name from mailing lists

If you want to have the name of the deceased person removed from mailing lists, you can ask the Association for Data-Driven Marketing & Advertising to do this for you. To register the details go to adma.com.au call **(02) 9277 5400** or email them at contact@adma.com.au

Social media accounts

Social media networks usually have procedures in place to deal with the accounts of deceased members. As these procedures can differ, the best thing to do is to search the 'help' section of the network to find out how to close an account.

Insurance policies

Sometimes private health, sickness, accident or life insurance policies may help to pay funeral and other expenses. If you find that the person who died had insurance, call the company and ask if help is available.

Funeral plans and funeral bonds

Some people plan and pay for their funerals in advance. This can include pre-purchasing a burial plot, pre-paying funeral expenses or investing in funeral bonds. Burial plots are exempt from the assets test. Prepaid funerals or funeral bonds may also be exempt from the assets test.

Early super release

Sometimes you can access your super early on compassionate ground to cover expenses for a partner or child's funeral.

For more information in English go to humanservices.gov.au/earlysuper or call **1300 131 060**.

The Will

A Will is a legal document that states how the deceased person's belongings are to be distributed after their death. The executor of the Will is responsible for distributing the person's assets to the people named in the Will. This happens after any debts are paid.

If the person has not left a Will, the estate is shared under a formula set by law. If there are no close relatives there is a chance the estate could be paid to a state or territory government.

Support for you after someone has died

There is help available to help you adjust to life after you have lost someone close. Your Citizens Advice Bureau or local community information service can put you in touch with support groups.

Grieving

Grieving is a natural part of losing someone close to you so adjusting to your new circumstances may take time. Our social workers can refer you for grief counselling. Counsellors can also be contacted through organisations such as community health centres, the National Association for Loss and Grief or Lifeline.

Loneliness

It may seem difficult at first to take part in social groups and activities. You may, or may not want people around you.

With time, the company of others may help you develop new interests. Your local council, community health centre, or our social workers can put you in touch with services in your local community and with organisations such as Rotary, Lions or Apex. These organisations would value your assistance. You can also join in their activities and outings.

Health

Taking care with your diet and regular exercise can help you re-establish a routine. Seeing your doctor or seeking professional help can also help with the grieving process. If you feel you might need professional help, contact your doctor or a support organisation for information and referral. Community groups or local councils may arrange services to help care for your house or garden. Some of these services are free and some may only be provided after your needs have been assessed.

Housing

You may want to stay in your family home. However, if this is difficult, think about all the options carefully before you decide on a change. Moving too quickly may not be the best solution. You can talk to one of our Financial Information Service officers who can give you information about how decisions you make could affect the payment you get from us.

Financial matters

If you would like assistance in working out a budget or managing your financial affairs or if you're in financial trouble, you can speak to a financial counsellor by contacting any of the following:

- your local Community Information and Referral Service
- Rural Financial Counselling Service
- Financial Counselling Australia

- ASIC's MoneySmart.

Outstanding debts

Relatives and friends do not have to pay the debts of the person who has died unless the debts are in joint names. Debts can be paid from the estate.

Changes to your financial circumstances

Following the death of a loved one, you may need to understand more about investments you own. When a member of a couple dies the survivor usually inherits assets previously held in joint names. If your partner had superannuation, you may also be entitled to a superannuation payment. Contact the relevant superannuation organisation and find out if you are eligible for any payments.

You should advise us of any changes to your income and/or assets as they may have an effect on any Centrelink payment you get or become eligible for. You should also carefully consider the implications of passing on assets to children or other family members and friends and bypassing yourself, as this can affect your asset position and may result in changed payment rates.

Getting someone to deal with us on your behalf

If you would prefer to have someone else handle your Centrelink, Child Support or Medicare business, you can authorise a person or organisation to deal with us on your behalf. You can find out more information in English about these arrangements at humanservices.gov.au/nominees or by calling us or visiting a service centre.

Organisations and useful information

There is a range of government and community organisations that provide support services and useful information in English you may find helpful. Your phone book has details of these organisations in your state or territory.

Australian Centre for Grief and Bereavement—provides a bereavement counselling and support service for individuals, couples, families, children and adolescents, as well as support groups. Located in Melbourne, an appointment can be made by calling **Freecall™ 1800 642 066** or go to grief.org.au

Australian Funeral Directors Association (AFDA)—contact the organisation in your state or territory, go to afda.org.au or call **1300 888 188**.

beyondblue—provides information about depression, anxiety and related substance misuse disorders. Go to beyondblue.org.au or call **1300 224 636**.

depressioNet—provides a comprehensive resource for Australians with depression and their families and friends. Go to depressionet.org.au

Financial Counselling Australia—is the peak body for financial counsellors in Australia and provides information about how financial counsellors can support and advocate for people experiencing financial difficulty. Go to financialcounsellingaustralia.org.au or call **1800 007 007**.

Headspace—is the national youth mental health foundation and helps young people who are going through a tough time. Go to headspace.org.au

Kids Helpline—provides free, confidential 24 hour telephone and online counselling for children and young people aged between five and 25 years. Go to kidshelp.com.au or call **Freecall™ 1800 551 800**.

Lifeline—provides a range of services including a free counselling service. Go to lifeline.org.au or call **131 114**.

Mindhealthconnect—provides information and support for people seeking help for mental health related illnesses. Go to mindhealthconnect.org.au

National Association of Loss and Grief—an organisation that focuses on issues related to loss and grief. For more information contact the association in your state or territory.

Red Nose Grief and Loss (formerly SIDS and Kids)—provides information and support to grieving individuals and families, following the sudden or unexpected death of a baby or young child. Go to rednosegriefandloss.com.au or call **1300 308 307**.

Solace Association—provides support for people who have lost their partner. Go to solace.org.au

The Compassionate Friends—an organisation offering friendship and understanding to bereaved parents, siblings and grandparents where a son or daughter has died at any age, from any cause. Go to compassionatefriendsvictoria.org.au or call **1800 641 091**.

For more information

- go to humanservices.gov.au/bereavement for more information in English
- go to humanservices.gov.au/yourlanguage where you can read, listen to or watch videos with information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services
- visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.

People and organisations you may need to contact if someone has died

| Person or organisation to be contacted | Notified of death Yes/No | Contact person, phone number and address (if needed) | Details of person who died (for example, account number, Medicare number) |
|--|--------------------------|--|---|
| Accountant | | | |
| Australian Electoral Commission | | 132 326 | |
| Australian Taxation Office | | 132 865 | |
| Australia Post | | 137 678 | |
| Banks, credit unions | | | |
| Centrelink payments | | 132 300 | |
| Child Support services | | 131 272 | |
| Clubs (e.g. the RSL) | | | |
| Credit card/hire purchase | | | |
| Department of Veterans' Affairs | | 133 254 | |
| Employer | | | |
| Executor of the Will | | | |
| Family and friends | | | |
| Foreign pension authority (if authority's details are unknown contact Centrelink's International Services) | | 131 673 | |
| Funeral Director | | | |
| Funeral bond | | Yes/No | |
| Funeral insurance | | Yes/No | |
| Health professionals (e.g. doctor, physiotherapist, dentist, podiatrist, optometrist) | | | |

| | | | |
|---|--|---------|--|
| Hearing centre | | | |
| Hospital | | | |
| Insurance companies | | | |
| Landlord, tenants | | | |
| Local council | | | |
| Mailing lists | | | |
| Medicare services | | 132 011 | |
| Phone and internet service provider | | | |
| Prepaid funeral | | Yes/No | |
| Private health fund | | | |
| Professional bodies (e.g. Chamber of commerce etc.) | | | |
| Public services (e.g. library) | | | |
| Public trustee | | | |
| Religious advisor | | | |
| Social worker | | | |
| Solicitor | | | |
| Superannuation fund | | | |
| Utilities (e.g. gas and electricity companies) | | | |
| Vehicle registration and licensing authorities | | | |