

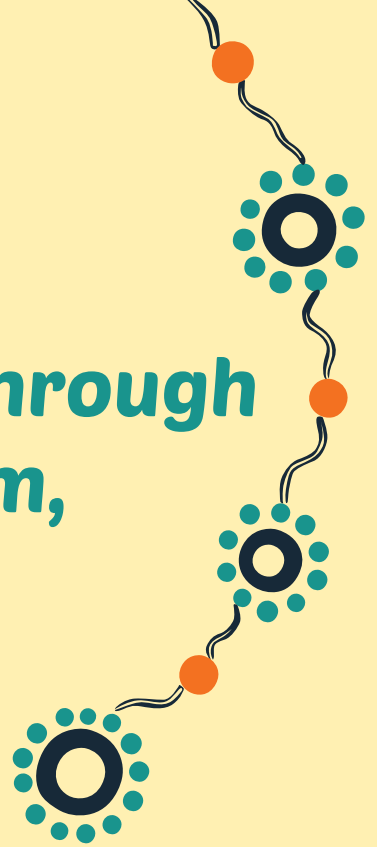


Australian Government

**Youpla
Support
Program**

I'm eligible for a payment through the Youpla Support Program, now what?

If you have been told that you're eligible for a payment through the Youpla Support Program, there is some important information you need to know as you move through this journey.



The Youpla Support Program payment

Many people lost money when ACBF/Youpla went broke. This payment is to help you have money to pay for Sorry Business. It is not to pay back all the money you lost to ACBF/Youpla.

The payment could be just over half the money you paid (60 per cent), but there is a limit on how much you can get. This way, more people can get help. You can look at examples of how the payments are worked out on the National Indigenous Australians Agency (NIAA) website at niaa.gov.au/youpla

Your payment will not be used to pay back any money you might owe to Centrelink, and you will not have to pay tax on the payment. You will have to tell Centrelink of any changes to your income and assets within 14 days – you can discuss this with your case manager.

If the payment is more than \$1,000, you can choose to put the money into a funeral bond, which can be used to pay for Sorry Business. You could also choose to receive this as a lump sum payment directly into your bank account.

What's the difference between a lump sum payment and a funeral bond?

The person you spoke to at Services Australia may have mentioned that you can receive your payment as a lump sum or put the money into a funeral bond.

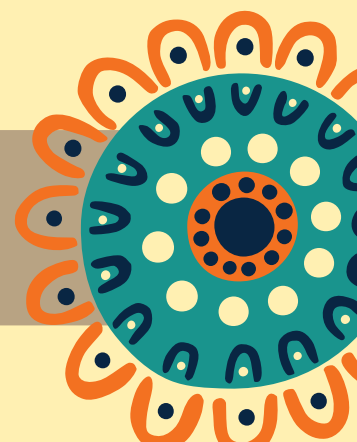
A lump sum payment is when the Youpla Support Program puts the money straight into your bank account.

A funeral bond is like a savings account. Your money goes into a funeral bond, and you can only use it for funeral expenses. You can't use that money for anything else.

The Government has chosen a company called Lifeplan, part of the Australian Unity Group, to provide funeral bonds for the Youpla Support Program.

Lifeplan have rules to make sure they do the right thing. Lifeplan has a phone number for people to call if they want to know more about the Youpla Support Program Funeral Bond - 1800 233 343.

If you are eligible for \$1,000 or more, you'll be offered access to financial counselling under the Program.



Getting someone to help you with the Youpla Support Program

You can have someone help you talk to Services Australia, or they can talk to Services Australia for you. We call this an 'Assistance Nominee'. Make sure to ask the person if they are okay with helping you first.

If they agree, they can help you with things like:

- Giving Services Australia information about you or your eligibility for a payment.
- Getting information from Services Australia about your payment.
- Asking questions for you.

They cannot:

- Make decisions for you.
- Receive money for you.

If you change your mind, just tell Services Australia that you don't want that person helping you anymore.

We also have something called a 'Legal Nominee'. This is when there is a legal agreement that a person can make financial, legal, and personal decisions for you. Before they can make any decisions, they have to prove to Services Australia that they have a legal arrangement in place.

What is financial counselling?

Financial counselling is a service that can give you advice about money.

Financial counselling is always free, so you never have to pay for their help and they can help you without shame or judgement. They don't work for anyone else and will keep any information you share with them safe and private.

Financial counsellors can help you understand how a payment from the Youpla Support Program can affect your money. They can also give you advice on what might be best for you.

The Government has chosen Mob Strong, part of the Financial Rights Legal Centre, to do the financial counselling for the Youpla Support Program.

If you're eligible for \$1,000 or more and need help understanding your options, you can yarn with Mob Strong Debt Help. Call 1800 808 488.

Understanding what happens next

Once you accept a payment through the Youpla Support Program, you will receive an outcome letter confirming your payment. Once this happens, you won't be able to take any legal action against ACBF/Youpla in the future.

If you decided to receive the payment into a funeral bond, the money can only be used to pay for funeral expenses.

If you need help understanding what this means for you, and you're receiving more than \$1,000, you can access financial counselling under the Program.

Where to get support

Wellbeing support

If this has brought up hard feelings, you can call **13YARN (13 92 76)** for a private yarn with a First Nations supporter. They will take the time to listen with no shame or judgement.

Scam protection

Beware of potential scams relating to the Youpla Support Program. If you're worried that someone pretending to be from the Youpla Support Program called you, hang up and call Services Australia on **1800 136 380**. They can check if it was really them who called.

