



Helping you navigate life pressures

A practical guide to support services
for Delivery Partners



A message from Paul Graham CEO, Australia Post



Team,

Right now, we're all operating in an increasingly challenging environment. Recent global events, heightened uncertainty, rising fuel prices and interest rates, as well as the ongoing cost-of-living pressures are all adding to the mental load we carry around. While these pressures are being felt across many communities, households and businesses, please know that you're not facing this alone.

Delivery Partners operate in a range of circumstances, often managing fluctuating costs, income and personal responsibilities. Financial and life pressures can arise for many reasons. For some, these pressures are new. For others, they may be building on challenges that have been there for some time.

Financial and life pressures can affect our health, relationships and day-to-day wellbeing. They can also be hard to talk about. Knowing where to find support and having clear options can help when facing uncertainty.

This guide brings together a range of practical information and support that may be available to you and your family, including community-based services and external programs Australia Post makes accessible to Delivery Partners. It covers support options relating to financial and life pressures, wellbeing and mental health, personal safety and other challenges, to support you when needed. It's intended as a simple starting point, so you can find what's relevant to you if you need it.

During periods of uncertainty, many people find it helpful to stay connected to those around them and look out for one another. Small acts of support can mean more than we realise.

If you're experiencing financial or life pressures, you may choose to speak with someone you trust or access some of the services listed in this guide. These services are available should you wish to use them, and accessing information early can help you better understand your options.

Be safe, be kind.
Paul

Help to stay on track

Safe to speak up and reach out

When you're under pressure, speaking to someone you trust about how you're feeling – a friend, family member or someone you interact with through work – can feel difficult.

You might be worried about being treated differently, or even just unsure what to say. That's okay. Speaking up is a strength – you don't need the right words, and you don't need to wait until things feel serious to say something.

If someone opens up to you, listen and help connect them to support if needed. You don't need to have the answers.

If you'd rather talk to someone outside your circle, Australia Post provides access to the Workforce Assistance Program (WAP). It's free, confidential support for a wide range of issues; including stress, money worries, family matters and pressures associated with work and personal responsibilities. You can use it early, not only when things feel overwhelming.

Support is available for delivery partners and their immediate family members through Converge International. Call 1300 687 327 (1300 OUR EAP) or visit convergeinternational.com.au – live chat options also available.

What WAP can help with (here are some examples)

- **Financial coaching:** budgeting and financial support (including debt and superannuation).
- **Lifestyle support:** support with sleep, nutrition, resilience, addictions and retirement.
- **Family support:** counselling and coaching for immediate family members.
- **Legal assist:** advice on family law, renting/tenancy, real estate, consumer and neighbourhood issues (two sessions; excludes employment law).
- **Worker / Manager / Career / Conflict Assist:** short-term coaching and support for personal and work-related issues.

Help with money worries

If money worries are making it hard to keep up with repayments or bills, there are services that can help you manage the situation and understand your options. For free money tools, tips and calculators visit moneysmart.gov.au.

Urgent help with money

In an emergency, there are services to help you with food, housing, bills and emotional support.

Don't know where to start? Call the free National Debt Helpline on 1800 007 007, open Monday to Friday, 9:30am to 4:30pm. Or live chat, Monday to Friday, 9:00am to 8:00pm.

Aboriginal and Torres Strait Islander peoples can call free Mob Strong Debt Help on 1800 808 488. The helpline is open Monday to Friday, 9:30am to 4:30pm.

Small Business Debt Helpline: 1800 413 828 – free, independent and confidential advice.

Speak to your bank or bill providers early

If you can't keep up with your bills, mortgage or other loans, contact your bank or service provider as soon as possible. Many banks offer financial hardship support, such as temporarily reducing, delaying or restructuring loan or credit card repayments. Other service and utility providers also help with payment extensions, instalment plans, or access to state-based utility rebates or vouchers. The earlier you contact your bank and utility providers, the quicker the additional support and payment options can be offered to you.





Superannuation information and support

Financial advice and general questions about your super

General questions are usually free through your super fund call centre – contact them using the details on your statements or their website. Many funds also offer at least one free or low-cost personal advice appointment. If you think financial advice could help you, ask your fund what’s available.



Confidential support to help you stay safe

Some situations place people at risk, not just under strain. If you are experiencing family or domestic violence, sexual violence, coercive control or gender-based violence, confidential support is available.

1800 RESPECT

Safe Steps

**Converge International WAP
Domestic & Family Violence
specialist support**

1800 737 732

1800 015 188 or safesteps.org.au

1300 338 465

Quick contacts

In an emergency call 000

Lifeline	13 11 14 (24 hours) or text 0477 13 11 14
WAP (Converge)	1300 687 327
Beyond Blue	1300 224 636 (24 hours)
13YARN (Aboriginal and Torres Strait Islander peoples)	13 92 76
Relationships Australia	1300 364 277
QLife (LGBTQI+ peer support)	1800 184 527 (3pm–9pm daily)
Family Drug Support Australia	1300 368 186 (24 hours)
National Gambling Helpline (a free and confidential helpline open 24 hours a day, 7 days a week)	1800 858 858
Mensline Australia	1300 789 978
National Debt Helpline	1800 007 007
Australian Multicultural Community Services (AMCS)	(03) 9689 9170 or amcservices.org.au/support-and-relief-services/

Delivery Partner operational enquiries (not wellbeing counselling), use the usual DP contact channels — e.g. deliverypartner@auspost.com.au

[View translated versions](#) of this guide: Vietnamese, Tagalog, Chinese (Mandarin), Hindi and Tamil.

Important note

Neither Australia Post or StarTrack endorses, guarantees or recommends any particular website, 'app', service, organisation, charity or superannuation product outlined in this booklet. This list is provided purely for general information only and should not be considered as any form of financial advice and does not take into account your personal circumstances or needs. Please obtain your own independent financial advice or super fund directly for help to make financial decisions about your future, especially as it relates to accessing your superannuation.

