



# Help with essential costs

Work and Income may be able to help if you're on a low income or not working.

**If you've lost your job or can't work at the moment** you may be able to get some financial help from us, or a benefit. We can also help you look for work.

You might have been affected by floods, cyclones, drought, COVID-19 or other events outside your control.

**If you're struggling to meet your living costs or had an unexpected bill** we might be able to help you, even if you're working.

We can help with urgent costs like:



food



accommodation costs  
(rent, mortgage, board)



power, gas and  
water bills or heating



replace washing machine  
or fridge/freezer



clothing



medical and dental costs



car repairs



bedding

We have different types of support and payments available depending on your situation.

## Find out more

Even if you don't think you qualify, call us to talk about your situation.

You can also visit [workandincome.govt.nz](https://workandincome.govt.nz) and click on **Check what you might get**.

## For more information



Go to [workandincome.govt.nz/urgent-costs](https://workandincome.govt.nz/urgent-costs)



Visit your local Work and Income service centre



Call us on **0800 559 009**, 7am to 6pm Monday to Friday and 8am to 1pm, Saturday.

