Supporting mob with the ACBF/Youpla collapse

### Let’s yarn about the journey to get a payment through the Youpla Support Program

# What is the Youpla Support Program?

ACBF/Youpla, who sold funeral funds to mob, went broke in 2022. That left lots of mob unable to pay for Sorry Business.

The Government has set up the Youpla Support Program to support mob who were affected.

If you paid for a Youpla funeral fund, also known as an ACBF funeral fund or plan, on or after 1 August 2015, you might be able to get a payment that could help with Sorry Business.

If you’re eligible, you could get just over half the money you paid ACBF/Youpla (60%), or the total amount ACBF/Youpla would have paid you, whichever is lower. You won’t get all of the money you paid to ACBF/Youpla, but that’s because this way more mob can get help through the Program.

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. You’ll be offered access to financial counselling under the Program to help you choose the option that’s best for you.

*The Youpla Support Program runs from 1 July 2024 until 30 June 2026.*

# What journey will I go on?

If you are eligible, you don’t have to apply or register — Services Australia will call you.

You will get a text message (SMS) from Services Australia before they call you, and their phone call will come from a private number. 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. And remember — the Government will never ask you for money for the Youpla Support Program.

It might take some time for Services Australia to reach out to everyone. To get ready, make sure that your contact details are up to date with Services Australia so they can reach you. You can update your details online, or by calling or visiting Services Australia.

If you need to pay for Sorry Business soon, you can call Services Australia on **1800 136 380** to get the process started.

If you need information on the process where the former Youpla member has passed away please visit [niaa.gov.au/youpla.](http://niaa.gov.au/youpla)

### This is the normal journey you will go on to receive a payment through the Youpla Support Program if you’re eligible.

**Services Australia will call you for a yarn about the Youpla Support Program**

**If you miss the call, you can ring them on 1800 136 380.
Otherwise, Services Australia will keep trying to ring you and will send you a letter asking you to call them.**

Service Australia will confirm your identity and if you’re eligible for a payment.

If you are eligible, Services Australia will let you know how much your payment will be.

If you are getting less than $1000, you will receive your payment as money into your bank account.

You will need to provide your bank account details to Services Australia.

The money will be sent to your bank account and an outcome letter sent to you.

If you are getting $1000 or more, you can pick between a funeral bond or a lump sum payment into your bank account.

You’ll be offered access to financial counselling under the Program to help you choose the option that’s best for you.

If you decide you want a funeral bond, the money can only be used to pay for funeral expenses.

A funeral bond is like a savings product.
To find out more about the Funeral Bond provider, visit niaa.gov.au/youpla

Once the process is finished, you will get an outcome letter sent to you about your new funeral bond.

If you decide you want a lump sum payment, you will need to provide your bank account details to Services Australia.

The money will be sent to your bank account and an outcome letter sent to you.

If you’re told that you’re not eligible, but you think you are, and you have evidence to prove this, you can ask to have your case reviewed by the NIAA.

If Services Australia doesn’t have your contact details, you will need to contact them on **1800 136 380**.

# 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.

## Financial counselling

If you need help understanding your options, you can access free, independent support — search **‘First Nations financial counselling’** on Google.

## Scam protection

Protect yourself from scams. If you’re worried that the call is from a scammer, hang up and call Services Australia on **1800 136 380**.

For more information, go to [niaa.gov.au/youpla](http://niaa.gov.au/youpla) or call Services Australia on 1800 136 380.