

DO AUSTRALIAN LAWS HELP PEOPLE WITH DEBT PROBLEMS?



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Invite to Participate in a Research Study

You're invited to participate in an online survey for a research study conducted by Nicola Howell, a PhD researcher at Melbourne University.

Read on if you would like to complete an online survey about your experience of:

- Receiving **Financial Difficulty Assistance** or a **Hardship Variation** from a credit provider; or
- **Bankruptcy**; or a **Debt Agreement**

WHAT IS THE STUDY ABOUT?

Many Australians are in debt, and sometimes this can be a challenge. There are laws and regulations in place to address problems with debt, but not enough is known about how well they work.

The study will examine the use and impact of some of the options for people who have consumer debt problems.

WHO CAN GET INVOLVED?

You may be eligible to participate in the study if you have had problems with consumer debt, and have:

- received **financial difficulty assistance** or a change to a contract from a consumer credit provider at least 6 months ago; or
- become **bankrupt** or entered a **debt agreement** at least 12 months ago

ANY QUESTIONS?

There is more information about the study included in the survey instrument.

You can also contact Nicola if you have any questions or concerns, at nhowell@student.unimelb.edu.au.

PRIVACY AND ETHICS

The research study has been approved by Melbourne University's Human Research Ethics Committee (Ethics ID 1851074.5). You can read more about Nicola and her research here: <https://law.unimelb.edu.au/students/grd/students/nicola-howell>.

We have not given any of your information to Melbourne University or to Nicola. We are simply letting people know about the study.

It is up to you whether you choose to participate in the study. Your decision to participate or not participate will not affect your relationship with us. We will not know whether you chose to participate or not, and will not be involved in producing the research findings.

I'D LIKE TO PARTICIPATE

Great! Please type in the relevant URL into a browser and complete the survey (through the Qualtrics platform). You can use the shortened URL or the full URL.

The survey should take 20-25 minutes. You do not need to leave your name or contact details. But you can leave them if you want to contribute more to the study and/or enter a draw for a \$40 gift card. If you do leave your details, they will be treated confidentially and kept separate from your survey responses.

Financial Difficulty Assistance : <https://bit.ly/2JAbYOW> OR https://melbourneuni.au1.qualtrics.com/jfe/form/SV_7892n9DPmZZZFIN

Bankruptcy: <https://bit.ly/2Sml9Fs> OR https://melbourneuni.au1.qualtrics.com/jfe/form/SV_bluTKMYIwlkrC5L

Debt Agreement: <https://bit.ly/2Y2t93K> OR https://melbourneuni.au1.qualtrics.com/jfe/form/SV_OBSnE7SWML0yXQN