



Monty is a retired factory worker who has recently become the fulltime carer for his adult son who has been badly injured in a car accident. Monty has always been self-sufficient. He worked hard his whole life and saved a little bit of money for his retirement which he would have shared with his wife, but she has passed away. Monty's second language is English and although he speaks enough to get by from day-to-day, his friends and family all still speak his mother tongue so Monty's English is broken and heavily accented.

Becoming a carer is a whole new world for Monty and his kitchen bench is piled high with doctor's reports and rehabilitation plans. On top of that there are medical bills and modifications that need to be made to his house. Ramps, a new bath. The list goes on. And of course, Monty is devastated by what's happened to his boy.

Monty has been told some of his son's expenses can be refunded through Medicare and that both of them can get financial assistance through the government. But Monty's concerned that somehow the small amount of money he's saved could be taken away from him if he has to declare it – and he's heard about people being “hacked” and elderly people owing money to the government ... it all sounds so complicated.

As the paperwork piles up Monty can hardly sleep and eventually decides to swallow his pride and ask his niece to translate a conversation for him at Centrelink.

