ASSYRIAN



جَدِجِب مُعِيدٌ Financial Information Service ہِیدًا

(سکجه جعمجکنوهٔ، ووژنهٔ هه Financial Information Service (FIS _ جه جعمجکنوهٔ ووژنهٔ معمدکنوهٔ جه کنید، که همیجه کنیدهٔ مکوّرهٔ وکوّرهٔ مکوّرهٔ مکوّر

میسکد ملاه مسکد جملعم د FIS حجد شد کنشر، حسشند کنشر جبند:

- Torres Strait Islander Australians Aboriginal •
- حے تحدیم دخین محدیم مختدہ مختدہ (CALD)، چستی کومین ویکومین
 - تستا که سبخا کسیکا شکسکا بی جسبسکا
 - حكمقد، چسجَعْد مكهقِد جَدوميد منه فوكمند
- حومت كوقود حيود ولاسمود من ولاكم من وكسم بن مكب كوودود ولامم بن بك كنود كدر كنود كالمرابع حجمة والمرابع المرابع المر
 - یمت، چدکد، کومکشت.

FIS شَيِمَ هِيدُدُ كُوجِهَ ِ جَتُعِكِهِهُ ، فَوَهِقَتِمْ تِنتِمْ كِكَ هُودِكُنوهُمْ تَوْهُ وَوَوَقِهَ . نَكَ هَيِم بُدِدِم كُوجِهُمْ . وَيُوكِدُ نَسِدَتِمْ دِهُنِي فِيدِب كُوجِهِ .

حەدب كِن مَعِينَ FIS كَتِجْدَ

- قَكْتِهُ مِحَمَيْكَتِهُ دِ FIS كِهُ مِنْهُ مِنْهِيْكَتِهُ وَوَثْتِهُ، مُحَجَّتِهُ دِنْهِ وَهُ خِهِ فِحَدَةٍ.
 - Στι ζί ἀνχι Σακάν ἴορόν, ἔίρι ἀκθζωγλόν, Δοόν, ἐρξοξόν, ἄί πτυλί.
 - کِد مُعہد مُحمِدہ کِھ مُحبِدہ کِم مُحبِدہ کَمِدہ کَمِدہ ہے۔
 - کِن مُعکب فوهفتِن حوم فودکتِن جمولگِنن ججبُوجه ..

دُاجِب وَوَرِدُ جِهِ قَلْسِب كُهُ اهْمَكُوكُنْدُ

FIS هَيِمَهُ هِيدُهُ كُوجِهُ, دَفِدَهُمِهُهُ, دُهُجِهُ وَرَبُهُ فِي قَلْمُمِ كُلُوهُ هُوجُهُ، هُنِهُهُ, هُنجُهُ مِي جُلُ يُنجُدِهُ FIS هَيِمَهُ بَعْمِهُ بُوجُهُ بَعْدِهُمْ بَعْمُ اللّهُ عَلَيْهُ وَلَا اللّهُ يَعْمُ اللّهُ عَلَيْهُ وَلَا اللّهُ يَعْمُ اللّهُ عَلَيْهُ وَلَا اللّهُ اللّهُ عَلَيْهُ عَلَيْهُ وَلَا اللّهُ اللّهُ عَلَيْهُ اللّهُ عَلَيْهُ وَلَا اللّهُ عَلَيْهُ عَلَيْهُ عَلَيْهُ وَلَا اللّهُ عَلَيْهُ عَلَيْهُ عَلَيْهُ وَلَا اللّهُ عَلَيْهُ عَلَيْ عَلَيْهُ عَلِيهُ عَلَيْهُ عَلِيهُ عَلَيْهُ عَلَيْكُمْ عَلَيْكُمُ عَلَيْهُ عَلَيْهُ عَلِي عَلَيْكُمُ عَلَيْكُمُ عَلَيْكُمُ عَلَيْكُمُ عَلَيْكُمُ عَلَيْكُمُ عَلَيْكُمْ عَلَيْكُمُ عَلَيْكُمُ عَلَيْكُمُ عَلَيْكُمْ عَلَيْكُمُ عَلَيْكُمُ عَلَا عَلَيْكُمُ عَلَاكُمُ عَلَيْكُمْ عَلَا عَ

حفجب تعينة FIS كتيم جعفه

- جنبودًا نوسوِّا جياهُمُ مِنْ وَدُاجِهِ جِهِ قَكْمَ جُمِّ لِمَدَّوْا:
 - ٥ ځيوکړ ځوکونکړ
 - ٥ مُحدِدِيمَهُ ٥
 - ن لِکْد محوکثہ
 - superannuation o
 - حضيه دحقکه دجینه جینه های دجینه
 - جعفجستجم جروق، صبح، متنجم.
- هَيِدُا كُوجِهُ, دَفِدَهُ مِهُ دُاجِهِ لَٰتِهُ هَيْمِ قَلْمُحِهُ , وَهَٰذِهِ مِنْ لَا قَدْمُوجُهُ ,.

تقلكم بهده لابمهم دروزوجه حكتوجه المعر بجديهه بمكلا

FIS αυχί ποξίζοςο, ανος τιρα ή Κλλάς εξικαλένες, ερξίτις εμέιλος, ή ξικέιλος τη Εκτικό. Ετρχίζε.

αυμαό, άτιαό, αοςΣτοᾶς αι 4Δ εταέτα η φαιαμαό, 4π ης Εζής αταεζίες ς FIS. Στη αυμ ανήν Σοςό, 1οενως Βέμπες άς ανικάς εγοξοςό, ΔοαΣς οαρασίς ετιποςό, γοξέπες.

حفجب قدينة FIS كجدّ فنكمجه

- تعييم فيدًد كوجه، دفدهبهه،:
- ٥ ڏنجب کججبهه ، جنهنهن ه ڏهڪبهه ، ووڙن
- چنچب فکسکن چن کیچند خان کل فوتکتوچه میوهنتوچه د.
 - o Superannuation ه مقد محاجه المنطقة Superannuation ه مقدم محاجه المنطقة المن
 - جُاجِب جِا قَبِيْ مِمِتِينَمْ فِجِاهُا دِوَقِيْ دِخِسْكِا
 خُسْكِا
- آدِیّا فدبیّا دِدْمنا هذاجب خجفکویا روی تعبید شا دَمنا ساودها عقب
 - آجی کدبی جمعکستی دروی، سیک مستنید.

حجُمين دهودكير دموسر كمندر دوهير فرص مررمخو

حفجب مَعِيدَ FIS كَتِجْهُ مُلاكُمْجِهُ مُ

- فيدًا كوجه ، دفاحمه ، داجم دُوتِ دفيت دهم ، حمير على المسلم على المسلم على المسلم على المسلم المسلم
 - - ٥ فعلكسكا دروود
 - superannuation o
 - ٥ فعود جمد دسد ٥

ببيبكم فع عكمه عقب ب عكمه

FIS هَيِيْهُ هِصِيْحُهُ جُمُوجِهُ, حوم فَقَيْمُوجَهُ, جِيَكُنَمُهُ هِيَ فَكَنِيمُهُ. FIS هَيِيْهُ فِيقَدْ كُوجِهُ, يَبْعَي جِتَكِيمُهُ, هِي فَكَنِيمُهُ عَلَيْهُ فَكَ 20 يَتِيْهُ. هُذِهُ 20 يَتِيْهُ. هُذِهُ فَكَ عَلَيْهُ فَكُو أَلَا يُعْمُ فَعَيْهُ فَعُو أَلَا يُعْمُ فَعُهُ أَلَا يُعْمُ فَعُهُ أَلَا يُعْمُ فَعُهُ أَلَا يُعْمُ فَعُمُ أَلُو يُعْمُ فَعُمُ أَلَا يُعْمُ فَعُمُ أَلْمُ فَعُمُ أَنْ يُعْمُ فَعُمُ فَعُمُ أَنْ عُمُ فَعُمُ أَلَا يُعْمُونُ أَلَا يُعْمُ فَعُمُ أَلِي اللّهُ فَعُمُ فَعُمُ اللّهُ عَلَيْهُ أَلَا يَعْمُ فَعُمُ عَلَيْكُمُ فَعُمُ أَلِي اللّهُ عَلَيْكُمُ أَلَّا عُمُ

حفجب مَعِيدَ FIS كَتِحْدُ مُلاكُمجهُ ـُ

- جَيدُد كُوجِهُ, دَفِدَهُهُ، فَدُمَتُهُمْ فَدُبِيِّهُ عَلْمُ دِمُومِ وَوَوَجُهُ, فَكُمْ غَنْكُوجِهُ, لَبِهُم جَمُكُهُمْ، بُسَيَ
 - superannuation o
 - ووزن کجدید کجسکد
 - حقعه قرار معمقد کیا بنگایم
 - موکی هوکی

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- خدودًا فالأموم، دَاحِه معومكي، وورتيا جا قلمه بح عودكيا جعوكينا.
 - ڋڎؿؠ ڰڎؾؠڮ٥ڿۄ٠ ڂ٥؇ ۻڂڔؼ؇ ٥ۻڂڎڮڔ ڂ٥ڂڎ٥ڮڔ
- ἔετί τλε σόεν Κενδό, ενάς εδετικό, ντιξι (οξίτι οξίεν Εφυένλι εφοελιολί ενστικό άιτορό...

فِدْخِيمُ دِخِيدُهِ دِخِفِعِمْ دِئْكُ كِلْ لَتَتَّهُ لَجِيدٌ حَيِّهُ

حفجب مَدِين FIS كَتِجْدُ فَلَكُوجِهُ مِ

- فيدد كوجه , جفدهمه ، جدجه چه فكه عجهه جغهمهم جدك بك يَنتِه حجبدٍ حيتٍه.
- خدودًا جدئد دبحددی، دورتی دچه قامی حوالی که دوخیه دخیم دیرا کی کنی حجایی حجایی حیال.
 - خدودًا بَعَثَيْر دِدِودَتِر دِخِفِعهُ دِثَكْر جَك نُتَيْر حَجَدِد حَتِير دِتِعَدُدُ عَمَى دِقَدَحَهِ.
- جنودٌ، دُاجِه جَجْمَة دِشكْر جِكَ لَنَتِه حَجِيدٌ، حَيَيْه جَكْمٌ كَجِدْد دُاد جِكَ فَوَدَّكُيهُ جَمَلَكُمْ، حَسَجْمُهُ
 - .Age Pension •
- - - φαξί Σορό, εβέσειλό, ξράζλοξό, ερξίτει ε, σειλέσ πέτες εμπορό...

ما محود کنوی زودنی

- خسفتو, کثمفر servicesaustralia.gov.au/fis شر خدوهر ووجدهر تدید در کیمتر در کیمتر اید کیمتر ا
- دسفتو, کثمق servicesaustralia.gov.au/yourlanguage بند بقعیمه فدیمه فیمه به فیمه کی به کتمیمه کی به کتمیمه کی در کتمیمه کی در کتمیمه کی در کتمیمه کی در کتمیمه کی کتمیم کارد کرد.
 - خسيدو، 202 131 قن جۈمىمىدە، خخر تىلتىدە، توم قودكىن مىلخىچى د Centrelink
- خسيده, (Translating and Interpreting Service (TIS National) جد معتقد و 131 450 قد دوموميمه في جميد المعتقد و 131 450 عن المعتقد و 131 كان المع
 - فسيدو, لنبد يتبلدو, ديبلغه.

ىمەققە: ئىسخدىنى ئى ھۆكەر، دخىنى ئى ھىنىدا د '13' بىر دك سىد دەدىنى دەەنى كە دەھھدكى كى دەھھددكى كىدى ئى سەستىد كەمبەن دېلىقى ھەدىنى ئەمبەن دېلىقى خىلىقى خىلىقى بىر كىنى دېلىقى دېلىقى دېلىقى دېلىقى كەلىقى ئىلىقى كىلىقى كىلى ھادەئىد دېلىقى دېلىقى دېلىقى ئى ھىنىدى د '1800 ئىلى خىلى ئىلى ئىلىلى ئىلىلى ئىلىلى كىلىكى ئىلىلىكى كىلىكى كىلىكى

کر خمکتر جیحکاکنوکر

φοεζιολί πετιλί ζο εξήί Εξαλί ιτιόν έπου πέν πολιολί ή Ερεχτί οπότας στα Ερεχί. Τα απάζιτολοεόν εποζιούν Εραθίι Σγ φπόει πάν εφέαπας σι πε Ερεχίι οχεετας πέι εχχί επακα εξουζασέον επίπί.

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How the Financial Information Service can help

The Financial Information Service (FIS - Financial Information Service) provides free, independent and confidential education and information.

FIS is available to everyone, including people who are:

- · Aboriginal and Torres Strait Islander Australians
- from a culturally and linguistically diverse background (CALD), including migrants and refugees
- · living in a rural or remote area
- · young, including students starting work
- older and considering retirement or accessing aged care
- women returning to the workforce.

FIS can help you make informed decisions about your finances. We can also refer you to other services and groups that can help.

What FIS cannot do

- FIS Officers are not financial planners, advisers or counsellors.
- They will not tell you how to invest your money.
- They cannot deal with other agencies or businesses for you.
- They do not make decisions about your government payments.

How money works in Australia

FIS can help you understand how money works in Australia.

You can get information online or talk to a FIS Officer. They can show you how finances and government services work together and how you can improve your situation.

What FIS can do for you

- Explain the following and how they work together:
 - o social security
 - o tax
 - wages and salary
 - superannuation
 - o budgeting
 - o credit, loans and debt
 - o investments, risks and returns.
- Help you understand how these can work for you and what your options are.

Taking control of your money when you start work

FIS can give you information about planning your financial future when you start or return to work.

You can get information online or talk to a FIS Officer. They can show you different ways to increase up your savings and achieve your money goals.

What FIS can do for you

- Help you understand:
 - how to budget and save money
 - how working affects your payments and benefits
 - superannuation and why it is important
 - how income tax is worked out
 - o different types of loans and how to use credit well
 - different types of financial investments, risks and returns.

Making your lump sum payment work for you

FIS can help you understand your options when you get a lump sum. This can be an inheritance, a compensation payment or a redundancy.

You can get information online or talk to a FIS Officer. They can show you different ways to use your money to plan a more secure future.

What FIS can do for you

- Help you understand how different types of lump sum payments may affect Centrelink payments.
- Talk to you about the different options to use your lump sum including:
 - investing
 - superannuation
 - o providing an income.

Planning to retire well

FIS can talk to you about your retirement options. FIS can help you no matter when you plan to retire, tomorrow or in 20 years.

You can get information online or talk to a FIS Officer. They can show you ways to plan a stronger financial future in retirement.

What FIS can do for you

- Help you understand different options to get your money working for you when you retire, like:
 - superannuation
 - income streams
 - o annuities
 - allocated pensions.
- Explain how financial products work with government payments.
- Discuss your options for accommodation and downsizing.
- Discuss what to look for when choosing financial experts and how to use the information they give you.

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Understanding aged care costs

FIS can help you understand your options to fund your aged care.

You can get information online or talk to a FIS Officer. They can explain how aged care costs are worked out. They can talk to you about home care, respite care and residential aged care costs.

What FIS can do for you

- · Help you understand how the aged care system works.
- Explain the meaning of financial words used in aged care.
- Explain the aged care fees you can expect.
- Explain how aged care may affect your government payments, including the Age Pension.
- Talk to you about different options to pay for aged care based on your circumstances.
- Show you options if you are thinking about selling or transferring property.
- Help you understand your finances if your partner has died.

You can have someone with you when you speak to a FIS Officer. You can have an authorised representative act on your behalf.

For more information

- go to servicesaustralia.gov.au/fis for more information in English
- go to **servicesaustralia.gov.au/yourlanguage** where you can read, listen to or watch information in your language
- call 131 202 to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on 131 450 to speak with us in your language about Medicare and Child Support payments and services
- · visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It is your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.

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