



Financial Information Service မစၢၤတၢ်သ့ၣ်လဲၣ်

Financial Information Service (FIS - မ့ၢ်ကျိၣ်စ့အတၢ်ဂ့ၢ်တၢ်ကျိၣ်အတၢ်မစၢၤတၢ်ဖဲးတၢ်မၤ) ဟ့ၣ်ဝဲဒၣ်တၢ်ကူၣ်ဘၣ်ကူၣ်သ့ၣ်ဒီးတၢ်ဂ့ၢ်တၢ်ကျိၣ်လၢအပူၤတအိၣ်, အသဘၤဒီးပဲၤတၢ်ခူၣ်န့ၣ်လီၤ.

FIS အံၤအိၣ်ဝဲဒၣ်လၢပုၤကိးဂၤဒီးအဂီၢ်လၢအဟံၣ်ဃုာ်ပုၤလၢအမ့ၢ်ပုၤဒ်သိးဒီး-

- အီးစတြလယါထူလံၤ Aboriginal ဒီးထိရစ္စထရူးကီးဖိ Torres Strait Islander တဖၣ်
- ပုၤလၢအအိၣ်ဒီးလၢလ်ထူသန့ဒီးကျိၣ်လီၤဆီလိာ်အသးတဖၣ် (CALD), လၢအဟံၣ်ဃုာ်ဃုာ်လီၤသ့ၣ်လဲၣ်ပုၤဒ်ဒီးပုၤဘၣ်ကီၢ်ဘၣ်ခဲတဖၣ်
- အိၣ်ဆိးလၢခိၣ်မ့ၢ်တမ့ၢ်တၢ်လီၤလၢအစီၤစုၤဒီးဝ့ၢ်တဖၣ်
- ပုၤသးစၢ်, ဟံၣ်ဃုာ်ပုၤကိးဖိလၢအစးထီၣ်တၢ်မၤ
- ပုၤသးပုၤဒီးဆိကမိၣ်ထီၣ်လၢအကအိၣ်ဘျးအိၣ်သၢလၢတၢ်မၤမ့ၢ်တမ့ၢ်မၤန့ၢ်သ့ၣ်ကွၢ်ထွဲကဟုာ်ကယာ်လၢပုၤသးပုၤအဂီၢ်
- ဟိၣ်မ့ၢ်တဖၣ်လၢအက့ၢ်ကဒါဆူတၢ်ဖဲးတၢ်မၤအပူၤန့ၣ်လီၤ.

FIS မစၢၤန့ၣ်လၢတၢ်ကမၤတၢ်ဆၢတံာ်လၢအအိၣ်ဒီးတၢ်သ့ၣ်ညါတၢ်ဂ့ၢ်တၢ်ကျိၣ်တဖၣ်လၢအဘၣ်ဃးဒီးန့ၣ်ကျိၣ်စ့န့ၣ်လီၤ. ပသ့ၢ်ဃီၤစ့ၢ်ကိးန့ၣ်ဆူတၢ်မစၢၤအတၢ်ဖဲးတၢ်မၤလၢအဂၤတဖၣ်ဒီးကရူၢ်လၢအမစၢၤတၢ်သ့အအိၣ်န့ၣ်လီၤ.

တၢ်လၢ FIS မၤဝဲဒၣ်တသ့မ့ၢ်ဝဲ

- FIS အပဒိၣ်တဖၣ်တမ့ၢ်ကျိၣ်စ့အပူၤရဲၣ်ကျဲၤတၢ်တဖၣ်, ပုၤဟ့ၣ်ကူၣ်ဟ့ၣ်ဖးတၢ်မ့ၢ်တမ့ၢ်ပုၤတၢ်ပီၣ်န့ၣ်စၢၤကျဲၤတဖၣ်ဘၣ်.
- အဝဲသ့ၣ်တတဲဘၣ်န့ၣ်လၢနကဘၣ်ဘျုးလီၤန့ၣ်ကျိၣ်န့ၣ်လဲၣ်ဘၣ်.
- အဝဲသ့ၣ်မၤတၢ်ဒီးတၢ်ကရၢအရိၤလၢအဂၤတဖၣ်မ့ၢ်တမ့ၢ်မ့ၢ်ဝဲၤအတၢ်ဖဲးတၢ်မၤလၢနဂီၢ်တသ့ဘၣ်.
- အဝဲသ့ၣ်မၤတၢ်ဆၢတံာ်ဘၣ်ဃးနပဒိၣ်အတၢ်ဟ့ၣ်အလဲတဖၣ်တသ့စ့ၢ်ကိးဘၣ်.

ကျိၣ်စ့မၤတၢ်လၢအီးစတြလယါအပူၤဒ်လဲၣ်

FIS မစၢၤန့ၣ်လၢနကန့ၢ်ပၢ်ကျိၣ်စ့မၤတၢ်လၢအီးစတြလယါအပူၤဒ်လဲၣ်န့ၣ်လီၤ.

နမၤန့ၢ်တၢ်ဂ့ၢ်တၢ်ကျိၣ်လၢလီၤအဟံၣ်ဃုာ်ယဲၤအဖိခိၣ်မ့ၢ်တမ့ၢ်ကတိၢ်တၢ်ဒီး FIS အပဒိၣ်တဂၤသ့န့ၣ်လီၤ. အဝဲသ့ၣ်ဒုးန့ၣ်န့ၣ်လၢမ့ၢ်ကျိၣ်စ့ဒီးပဒိၣ်အတၢ်ဖဲးတၢ်မၤတဖၣ်မၤသကိးတၢ်ပူၤဃီၤဒ်လဲၣ်ဒီး မ့ၢ်တၢ်ကမၤဂ့ၢ်ထီၣ်န့ၣ်အိၣ်သးလၢကျဲၣ်လဲၣ်န့ၣ်လီၤ.

မှ် FIS မတၢ်လၢနဂီၢ်သ့ၣ်လဲၣ်

- ရဲၣ်ပုၤတၢ်လၢလၢ်ဒီးမှ်အဝဲသ့ၣ်မၤသကိးတၢ်တပူၤဃီဒ်လဲၣ်-
 - ပုၤဂ့ၢ်ဝီအတၢ်ဘိၣ်တၢ်ဘၢ
 - ခိသ့ၣ်
 - ဘူးလဲၣ်ဒီးလါလဲ
 - စူပၢ်အဲၣ်န့ၣ်ရှၢၣ်(superannuation)
 - တၢ်ရဲၣ်ကျဲၤကသုၣ်စ့ထဲအံၤထဲန့ၣ်
 - ခရဲဒီးတၢ်,စ့လိာ်ဃာ်ဒီးဒုၢ်ကမၢ်
 - တၢ်ဘျၢလီၤစ့တဖၣ်,တၢ်လီၤပျံၤဒီးတၢ်န့ၢ်ကဒါအထိးနါတဖၣ်န့ၣ်လီၤ.
- မၤစၢၤန့ၣ်လၢတၢ်ကနၢ်ပၢ်တၢ်သ့ၣ်တဖၣ်အံၤမၤတၢ်သ့ၣ်ဒၣ်လၢနဂီၢ်ဒ်လဲၣ်ဒီးတၢ်ဃုထၢလၢနဂီၢ်တဖၣ်မှ်မနုၤလဲၣ်န့ၣ်လီၤ.

မၤတၢ်ဖိၣ်ဂၢၢ်ဃာ်လၢနကျိၣ်စ့အဖီခိၣ်ဖဲနစးထီၣ်မၤတၢ်အခါ

FIS ဟ့ၣ်န့ၣ်ဒီးတၢ်ဂ့ၢ်တၢ်ကျိၤဘၢန့ၣ်ဃးတၢ်ရဲၣ်ကျဲၤလီၤနကျိၣ်စ့အတၢ်အိၣ်သးလၢခါဆူညါအဂီၢ်ဖဲနစးထီၣ်မှ်တမ့ၢ်က့ၤကတၢၢ်ဒါဆူတၢ်မၤအခါန့ၣ်လီၤ.

နမၤန့ၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢလီၤပုၤယဲၤအဖီခိၣ်မှ်တမ့ၢ်ကတိၤတၢ်ဒီး FIS အပဒိၣ်တဂၤသ့ၣ်လီၤ. အဝဲသ့ၣ်ဒုးနဲၣ်န့ၣ်ဒီးကျိၤကျဲၤလၢအလီၤခိၣ်လိာ်အသးတဖၣ်လၢတၢ်ကမၤအါထီၣ်နတၢ်ဟံၣ်ကီၤစ့ဒီးတုၤထီၣ်ထီၣ်ဘးနကျိၣ်စ့အဖီတၢ်တဖၣ်န့ၣ်လီၤ.

မှ် FIS မတၢ်လၢနဂီၢ်သ့ၣ်လဲၣ်

- မၤစၢၤန့ၣ်လၢတၢ်ကနၢ်ပၢ်-
 - တၢ်ကရဲၣ်ကျဲၤသ့ၣ်လဲၣ်ဒီးဟံၣ်ဖျိၣ်စ့ဒ်လဲၣ်အဂ့ၢ်
 - မှ်တၢ်ဖဲတၢ်မၤမၤဘၣ်ဒိဘၣ်ဒိးနတၢ်ဟ့ၣ်တၢ်အပူၤကလံၤဒီးအတၢ်န့ၢ်ဘျးန့ၢ်ဖျိၣ်ဒ်လဲၣ်
 - superannuation ဒီးဘၣ်မနုၤအဃိအကါဒိၣ်လဲၣ်
 - မှ်တၢ်ဟဲန့ၢ်အတၢ်ခိၣ်တၢ်သ့ၣ်မၤတၢ်ဒ်လဲၣ်
 - စ့လိာ်အကလုာ်လၢတၢ်ဒ်သိးလိာ်အသးတဖၣ်ဒီးမှ်တၢ်ကသုၣ်ခရဲဒီးတၢ်ဂ့ၢ်ဘၢဘၣ်ဘၣ်ဒ်လဲၣ်
 - တၢ်ဘျၢလီၤကျိၣ်စ့အကလုာ်လၢတၢ်ဒ်သိးလိာ်အသးတဖၣ်,တၢ်လီၤပျံၤဒီးအတၢ်န့ၢ်ကဒါအထိးနါတဖၣ်န့ၣ်လီၤ.

မကဲထီၣ်တၢ်ဟ့ၣ်န့ၣ်ဒီးစ့တဘျီအဂီၢ်(lump sum) မၤတၢ်လၢနဂီၢ်

FIS မၤစၢၤန့ၣ်ပၢၢ်န့ၣ်တၢ်ဟ့ၣ်န့ၣ်ဒီးစ့တဘျီအဂီၢ်အခါ တၢ်အံၤကဲတၢ်ဒီးန့ၣ်တၢ်န့ၣ်သါတခါ, စ့အိၣ်လိးမ့တမ့ၢ်တၢ်ထုးထီၣ်ဟံၣ်ပတုၢ်န့ၣ်လၢနတၢ်မၤအပူၤန့ၣ်လီၤ.

နမၤန့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢလီၤပုၤယဲၤအဖီခိၣ်မ့တမ့ၢ်ကတိၤတၢ်ဒီးန့ၣ် FIS အပဒိၣ်တၢ်သ့လီၤ. အဝဲသ့ၣ်ဒုးန့ၣ်န့ၣ်ဒီးကျိၤကျဲၤအါဘိၤလၢတၢ်ကသုၣ်န့ၣ်ဒီးတၢ်ကရဲၣ်ကျဲၤခါဆူညါလၢအပူၤဖျဲးဒိၣ်ထီၣ်တခါန့ၣ်လီၤ.

မ့ၢ် FIS မၤတၢ်လၢနဂီၢ်သ့ၣ်လဲၣ်

- မၤစၢၤဒုးန့ၣ်ပၢၢ်န့ၣ်တၢ်ဟ့ၣ်န့ၣ်ဒီးစ့တဘျီအဂီၢ်လၢအတၢ်ဒီးသိးလိာ်အသးတဖၣ်မၤဘၣ်ဒိ Centrelink အတၢ်ဟ့ၣ်လီၤသ့လၢကျဲၣ်လဲၣ်န့ၣ်လီၤ.
- ကတိၤတၢ်ဒီးန့ၣ်ဘၣ်ပးတၢ်ယုၤထၢလၢအဂၤတဖၣ်လၢတၢ်ကသုၣ်တၢ်ဟ့ၣ်လီၤကျိၣ်စ့တဘျီအပီၤလၢအဟံၣ်ယုၣ်-
 - တၢ်ဘျါလီၤစ့
 - superannuation
 - ဟ့ၣ်ဝဲဒၣ်ဆူတၢ်ဟဲန့ၣ်တခါန့ၣ်လီၤ

တၢ်ရဲၣ်ကျဲၤလီၤလၢတၢ်ကအိၣ်ဘျးလၢတၢ်ဖံးတၢ်မၤဂ့ၢ်ဂ့ၢ်အဂီၢ်လီၤ

FIS ကတိၤတၢ်ဒီးန့ၣ်ဘၣ်ပးန့ၣ်တၢ်အိၣ်ဘျးလၢတၢ်မၤအဂီၢ်တၢ်ယုၤထၢတဖၣ်အဂ့ၢ်သ့လီၤ. FIS မၤစၢၤန့ၣ်ပၢၢ်န့ၣ်တၢ်ဟ့ၣ်န့ၣ်ဒီးစ့တဘျီအဂီၢ်အခါဒီးအိၣ်ဘျးလၢတၢ်မၤခဲမ့ၢ်ဆ့ၣ်မ့ၢ်ဂ့ၢ်မ့ၢ်လၢအနံၣ် ၂၀အတီၢ်ပူၤမ့ၢ်ဂ့ၢ်သ့ဝဲလီၤ.

နမၤန့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢလီၤပုၤယဲၤအဖီခိၣ်မ့တမ့ၢ်ကတိၤတၢ်ဒီးန့ၣ် FIS အပဒိၣ်တၢ်သ့လီၤ. အဝဲသ့ၣ်ဒုးန့ၣ်န့ၣ်ဒီးကျိၤကျဲၤလၢတၢ်ကရဲၣ်ကျဲၤကျိၣ်စ့အဆူၣ်အကိၤတခါလၢခါဆူညါတၢ်အိၣ်ဘျးလၢတၢ်မၤအဂီၢ်သ့လီၤ.

မ့ၢ် FIS မၤတၢ်လၢနဂီၢ်သ့ၣ်လဲၣ်

- မၤစၢၤဒုးန့ၣ်ပၢၢ်န့ၣ်တၢ်ယုၤထၢအါမံၤဒီးသိးနကမၤဒီးသိးနကျိၣ်စ့တဖၣ်မၤတၢ်လၢနဂီၢ်ဖဲန့ၣ်အိၣ်ဘျးလၢတၢ်မၤအခါ,အဒိၣ်သိး-
 - superannuation
 - ကျိၣ်စ့တၢ်ဟဲန့ၣ်အကျိၤအကျဲတဖၣ်
 - တနံၣ်တဘျီတၢ်ဒီးန့ၣ်စ့
 - ပုၣ်စ့ၣ်အတၢ်ဟံၣ်ပနီၣ်ဟ့ၣ်လီၤတဖၣ်န့ၣ်လီၤ.
- ရဲၣ်ပုၤမ့ၢ်ကျိၣ်စ့အတၢ်ပီးတၢ်လီၤတဖၣ်မၤတၢ်ဒီးပဒိၣ်အတၢ်ဟ့ၣ်အလဲတဖၣ်ဒိလဲၣ်အဂ့ၢ်န့ၣ်လီၤ.
- တဲသကိးန့ၣ်တၢ်ယုၤထၢတဖၣ်လၢတၢ်အိၣ်တၢ်ဆိးအလီၢ်ဒီးတၢ်အိၣ်လၢတၢ်လီၢ်လၢအပူၤဘၣ်ဒီးအဆံးန့ၣ်လီၤ.

- တဲသကိးတၢ်ဘၣ်ဃးဖဲဃုထၢကျိၣ်စ့အပှၤစဲၣ်နီၤတဖၣ်အခါမ့ၢ်တၢ်ကကွၢ်ဃုထၢဒ်လဲၣ်ဒီးမ့ၢ်တၢ်ကသုတၢ်ဂ့ၢ်တၢ်ကျိၤလၢအဝဲသ့ၣ်ဟ့ၣ်ထီၣ်တဖၣ်လၢကျဲဒ်လဲၣ်.

တၢ်န့ၢ်ပၢၢ်တၢ်သးပှၤထီၣ်အတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အလဲတဖၣ်န့ၣ်လီၤ.

FIS မၤစၢၤန့ၢ်လၢတၢ်ကန့ၢ်ပၢၢ်နတၢ်ဃုထၢတဖၣ်လၢတၢ်ကဟ့ၣ်ကျိၣ်စ့လၢနသးပှၤထီၣ်တၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အဂီၢ်ဒ်လဲၣ်န့ၣ်လီၤ.

နမၤန့ၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢလီၤပှၤယဲၤအဖီခိၣ်မ့တမ့ၢ်ကတိၤတၢ်ဒီးန FIS အပဒိၣ်တဂၤသ့လီၤ. အဝဲသ့ၣ်ရဲၣ်ပှၤဝဲဒၣ်မ့ၢ်သးပှၤအတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အံၤအပှၤကလံၤအတၢ်အိၣ်သးအိၣ်ဒ်လဲၣ်န့ၣ်လီၤ. အဝဲသ့ၣ်ကတိၤတၢ်ဒီးနဘၣ် ဃးတၢ်ကွၢ်ထွဲလၢဟံၣ်လၢဃီ, တၢ်အိၣ်ဘျးလၢတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အလီၢ်အကျဲဒီးတၢ်ကွၢ်ထွဲသးပှၤလၢတၢ်သ့ၣ်ထီၣ်လၢပှၤသးပှၤထီၣ်တဖၣ်အဂီၢ်လီၤလီၤဆီဆီအပှၤကလံၤန့ၣ်လီၤ.

မ့ၢ် FIS မၤတၢ်လၢနဂီၢ်သ့ဒ်လဲၣ်

- မၤစၢၤဒုးနၤပၢၢ်နၤဒီးကျိၤကျဲလၢမ့ၢ်သးပှၤအတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အသန့မၤတၢ်ဒ်လဲၣ်န့ၣ်လီၤ.
- ရဲၣ်ပှၤကျိၣ်စ့ဂ့ၢ်ဝီအတၢ်ကျိၤအဖျၢၣ်တဖၣ်အခီပညီလၢတၢ်သ့အီၤလၢသးပှၤတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အလီၢ်န့ၣ်လီၤ.
- ရဲၣ်ပှၤသးပှၤတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အလဲလၢနကဘၣ်ဟ့ၣ်အီၤတဖၣ်န့ၣ်လီၤ.
- ရဲၣ်ပှၤမ့ၢ်သးပှၤအတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်မၤဘၣ်ဒိနပဒိၣ်အတၢ်ဟ့ၣ်လီၤ, ဟ်ဃုာ် Age Pension သ့လၢကျဲဒ်လဲၣ်န့ၣ်လီၤ.
- တဲသကိးတၢ်ဒီးနဘၣ်ဃးတၢ်ဃုထၢလၢအတၢ်ဒ်သီးလိာ်အသးလၢတၢ်ကဟ့ၣ်သးပှၤတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်လၢအဒီးသန့ထီၣ်လၢနတၢ်အိၣ်သးတဖၣ်အဖီခိၣ်န့ၣ်လီၤ.
- ဒုးနဲၣ်နၤဒီးတၢ်ဃုထၢတဖၣ်ဖဲနမ့ၢ်ဆိကမိၣ်လၢနကဆါမ့တမ့ၢ်သးဃီနစုလီၢ်ခိၣ်ခိၣ်န့ၣ်လီၤ.
- မၤစၢၤန့ၢ်လၢတၢ်ကန့ၢ်ပၢၢ်နကျိၣ်စ့တၢ်အိၣ်သးဖဲနမၤဝါမ့ၢ်သံအလီၢ်ခဲန့ၣ်လီၤ.

ဖဲနကတိၤတၢ်ဒီး FIS အပဒိၣ်အခါနပျဲပှၤအဂၤတဂၤအိၣ်ဒီးနသ့လီၤ. နပျဲခၢၣ်စးလၢနဟ့ၣ်စိဟ့ၣ်ကမီၤအီၤ ဖဲးမၤတၢ်လၢနခၢၣ်စးသ့ဝဲလီၤ.

လၢတၢ်ဂ့ၢ်တၢ်ကျိၤဆူညါအဂီၢ်-

- လဲၤဘၣ်ဆူ servicessaustralia.gov.au/fis လၢတၢ်ဂ့ၢ်တၢ်ကျိၤဆူညါလၢအအိၣ်ဝဲဒၣ်လၢအဲးကလံးကျိၣ်အဂီၢ်န့ၣ်တက့ၢ်.
- လဲၤဆူ servicessaustralia.gov.au/yourlanguage တၢ်လီၢ်လၢနဖး, ကန့ၢ်တၢ်မ့တမ့ၢ်ကွၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢနကျိၣ်သ့ဝဲဒၣ်အလီၢ်န့ၣ်တက့ၢ်.
- ကိးဘၣ် **131 202** လၢတၢ်ကကတိၤတၢ်ဒီးပှၤ လၢနကျိၣ် ဒၣ်နဲဘၣ်ဃး Centrelink တၢ်ဟ့ၣ်ဒီးတၢ်မၤစၢၤအတၢ်ဖဲးတၢ်မၤ တဖၣ်အဂီၢ်တက့ၢ်.

- ကိးဘၣ် တၢ်ကျိးထံဒီးတၢ်ကတိၤကျိးထံအတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤ (TIS National) လၢ **131 450** လၢတၢ်ကကတိၤတၢ်ဒီးပုၤလၢနကျိၣ်ဒၣ်န့ၣ်ဘၣ်ဃး Medicare ဒီး Child Support အတၢ်ဟ့ၣ်အလဲဒီးတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်အဂီၢ်န့ၣ်တက့ၢ်.
- လဲၤအိၣ်သကိးဘၣ်တၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤအလီၢ်ခၢၣ်သးတခါတက့ၢ်.

တၢ်နီၣ်-တၢ်ကိးလီၤတဲစိၤလၢနဟံၣ်အလီၤကျိၤဆူ '13' အနီၢ်ဂံၢ်တဖၣ်လၢအိးစၢၤတြၢလယါတၢ်လီၢ်တခါလၢလၢန့ၣ်တၢ်ဃုအပူၤလၢအယုၤလၢတၢ်ဟံၣ်ပနီၣ်ဃာ်အိၣ်အသိးအဖီခိၣ်လီၤ. တၢ်ဃုအယုၤဘၣ်တဘၣ်ကလီၤဆီလိာ်အသးလၢတၢ်အပူၤလၢလီၢ်ကဝီၤပူၤအဖီခိၣ်ဒီးဘၣ်တဘၣ်ကလီၤဆီစ့ၢ်ကိးလၢပုၤဟ့ၣ်လီၤတဲစိၤအတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်အဘၣ်စၢၤန့ၣ်လီၤ. တၢ်ကိးလီၤတဲစိၤဆူ '1800' အနီၢ်ဂံၢ်လၢနဟံၣ် အလီၤတဲစိၤန့ၣ်အပူၤတအိၣ်ဘၣ်. တၢ်ကိးလၢကမ့ၢ်အလီၤတဲစိၤဒီးလီၤတဲစိၤစိာ်စုတဖၣ်ဘၣ်တဘၣ်တၢ်ဟံၣ်ပနီၣ်ဃာ်တၢ်ဆၢကတီၢ်ဒီးတၢ်ဃုအပူၤလၢအယုၤလၢအအါသ့ဝဲဒၣ်လီၤ.

တၢ်ဘိးဘၣ်သ့ၣ်ညါ

တၢ်ဂ့ၢ်တၢ်ကျိၤဟံၣ်ဃုၤလၢတၢ်ထုးထီၣ်ရၤလီၤတခါအံၤအပူၤအတၢ်ပညိၣ်ထဲဒၣ်လၢတၢ်ကဟ့ၣ်တၢ်နီၣ်ကျဲတခါလၢအဘၣ်ထွဲဒီးတၢ်ဟ့ၣ်လီၤစ့ဒီးတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်အိၣ်အဂီၢ်လီၤ. တၢ်အံၤမ့ၢ်ဒၣ်နမူနဒါဖဲနမ့ၢ်ကဆၢတၢ်လၢမ့ၢ်နအဲၣ်ဒီးပတံထီၣ်တၢ်လၢကျိၣ်စ့တၢ်ဟ့ၣ်လီၤအဂီၢ်ဒီးမ့ၢ်တၢ်ကမၤလိာ်ပတံထီၣ်တခါလၢအဘၣ်ထွဲလိာ်အသးဒီးနတၢ်အိၣ်သးအဖီခိၣ်န့ၣ်လီၤ.



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:
 - social security
 - tax
 - wages and salary
 - superannuation
 - budgeting
 - credit, loans and debt
 - 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
 - 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
 - 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
 - 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.

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.