



Jinsi Financial Information Service inavyoweza kusaidia

The Financial Information Service (FIS - Huduma ya Habari za Kifedha) hutoa elimu ya bure, huru na ya siri na habari.

FIS inapatikana kwa kila mtu, pamoja na watu ambao ni:

- Aboriginal na Torres Strait Islander wa Australia
- kutoka asili ya kitamaduni na kilugha (CALD), pamoja na wahamiaji na wakimbizi
- wanaoishi vijijini au eneo la mbali
- vijana, pamoja na wanafunzi wanaoanza kazi
- wazee na wanaofikiria kustaafu au kupata huduma ya wazee
- wanawake wanaorudi kazini.

FIS inaweza kukusaidia kufanya maamuzi sahihi kuhusu pesa zako. Tunaweza pia kukuelekeza kwa huduma zingine na vikundi ambavyo vinaweza kusaidia.

Vitu ambavyo FIS haiwezi kufanya

- Maofisa wa FIS siyo wapangaji wa kifedha, washauri au watoa ushauri.
- Hawatakuambia jinsi ya kuwekeza pesa zako.
- Hawawezi kushughulika na mashirika mengine au biashara yako.
- Hawatoi maamuzi juu ya malipo yako ya serikali.

Jinsi pesa inavyofanya kazi nchini Australia

FIS inaweza kukusaidia kuelewa jinsi pesa inavyofanya kazi nchini Australia.

Unaweza kupata habari mtandaoni au kuzungumza na Afisa wa FIS. Wanaweza kukuonyesha jinsi fedha na huduma za serikali zinavyoshirikiana na jinsi unaweza kuboresha hali yako.

Kitu gani FIS inaweza kufanya kwa ajili yako

- Kukuelezea mambo yanayofuata na jinsi yanavyofanya kazi pamoja:
 - usalama wa jamii
 - kodi
 - malipo na mshahara
 - superannuation
 - bajeti
 - kudaiwa, mikopo na deni
 - uwekezaji, hatari na mapato.
- Kusaidia kuelewa jinsi hizi zinaweza kukufanyia kazi na chaguo zako ni zipi

Kuchukua udhibiti wa pesa zako unapoanza kazi

FIS inaweza kukupa habari juu ya kupanga maisha yako ya baadaye ya kifedha unapoanza au kurudi kazini

Unaweza kupata habari mtandaoni au kuzungumza na Afisa wa FIS. Wanaweza kukuonyesha njia tofauti za kuongeza akiba yako na kufikia malengo yako ya pesa.

FIS inaweza kufanya nini kwa ajili yako

- Itakusaidia kuelewa:
 - jinsi ya kupanga bajeti na kuokoa pesa
 - jinsi kazi inavyoathiri malipo yako na faida
 - superannuation na kwa nini ni mhimu
 - jinsi kodi ya mapato inavyofanyika
 - aina tofauti za mikopo na jinsi ya kutumia mkopo vizuri
 - aina tofauti za uwekezaji wa kifedha, hatari na mapato.

Kufanya malipo yako ya mkupuo yaendane na hali yako

FIS inaweza kukusaidia kuelewa chaguzi zako unapopata malipo ya mkupuo. Hii inaweza kuwa urithi, malipo ya fidia au pesa ya kupunguzwa kazi.

Unaweza kupata habari mtandaoni au kuzungumza na Afisa wa FIS. Wanaweza kukuonyesha njia tofauti za kutumia pesa zako kupanga maisha salama ya baadaye.

Ni kitu gani FIS inaweza kufanya kwa ajili yako

- Kusaidia kuelewa jinsi aina tofauti za malipo ya pamoja yanaweza kuathiri malipo ya Centrelink.
- Kuzungumza nawe juu ya chaguzi tofauti za kutumia pesa yako ya mkupuo ikiwa ni pamoja na:
 - uwekezaji
 - superannuation
 - kutoa kipato.

Kupanga kustaafu vizuri

FIS inaweza kuzungumza nawe juu ya chaguzi zako za kustaafu. FIS inaweza kukusaidia bila kujali ni lini unapanga kustaafu, kesho au kwa miaka 20.

Unaweza kupata habari mtandaoni au kuzungumza na Afisa wa FIS. Wanaweza kukuonyesha njia za kupanga mustakabali mzuri wa kifedha katika kustaafu.

FIS inachoweza kufanya kwa ajili yako

- Kusaidia kuelewa chaguzi tofauti ili pesa yako ikufanyie kazi wakati unastaafu, kama:
 - superannuation
 - vyanzo vya mapato
 - malipo
 - pensheni zilizotengwa.
- Eleza jinsi bidhaa za kifedha zinavyofanya kazi na malipo ya serikali.

- Jadili chaguzi zako za malazi na kupunguza wafanyakazi.
- adili nini cha kuangalia wakati wa kuchagua wataalam wa kifedha na jinsi ya kutumia habari wanayokupa.

Kuelewa gharama za utunzaji wa wazee

FIS inaweza kukusaidia kuelewa chaguzi zako kufadhili utunzaji wako wa wazee.

Unaweza kupata habari mtandaoni au kuzungumza na Afisa wa FIS. Wanaweza kuelezea jinsi gharama za utunzaji wa wazee zinavyofanywa. Wanaweza kuzungumza nawe juu ya utunzaji wa nyumbani, huduma ya kupumzika na gharama za utunzaji wa wazee.

Kitu gani FIS inaweza kufanya kwa ajili yako

- Kusaidia kuelewa jinsi mfumo wa utunzaji wa wazee unavyofanya kazi.
- Kueleza maana ya maneno ya kifedha yanayotumika katika utunzaji wa wazee.
- Kueleza ada ya utunzaji wa wazee ambayo unaweza kutarajia.
- Kueleza jinsi utunzaji wa wazee unaweza kuathiri malipo yako ya serikali, pamoja na Age Pension.
- Kuzungumza nawe juu ya chaguzi tofauti kulipia huduma ya wazee kulingana na hali yako.
- Kukuonyesha chaguzi ikiwa unafikiria kuuza au kuhamisha mali.
- Kusaidia kuelewa fedha zako ikiwa mwenzi wako amekufa.

Unaweza kuwa na mtu nawe unapozungumza na Afisa wa FIS. Unaweza kuwa na mwakilishi aliyeidhinishwa kutenda kwa niaba yako.

Kwa habari zaidi

- nenda servicessaustralia.gov.au/fis kwa habari zaidi katika Kiingereza
- nenda servicessaustralia.gov.au/yourlanguage ambapo unaweza kusoma, kusikiliza au kutazama habari katika lugha yako
- piga **131 202** ili kuzungumza nasi katika lugha yako kuhusu malipo ya Centrelink na huduma
- piga Translating and Interpreting Service (TIS National) kwa **131 450** ili kuzungumza nasi katika lugha yako kuhusu Medicare na malipo ya Child Support na huduma
- tembelea kituo cha huduma.

Kumbuka: simu kutoka simu ya nyumbani ya namba za '13' kutoka sehemu yoyote Australia zinatozwa gharama isiyobadiliko. Kiwango hicho kinaweza kutofautiana kutoka kwa bei ya simu ya ndani na pia inaweza kutofautiana kati ya watoa huduma za simu. Kupiga simu kwa nambari za '1800' kutoka kwa simu yako ya nyumbani ni bure. Simu kutoka kwenye simu za umma na simu za mkononi zinaweza kuwekewa mda wa kuishia na kutozwa kwa kiwango cha juu.

Kanusho

Habari iliyomo katika chapisho hili imekusudiwa tu kama mwongozo wa malipo na huduma. Ni jukumu lako kuamua ikiwa ungependa kuomba malipo na kufanya ombi kwa hali yako fulani.



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.