



Financial Information Service 可如何提供帮助

Financial Information Service (FIS——财务信息服务) 提供免费、独立、保密的财务管理教育和相关信息。

任何人都可以使用 FIS，例如：

- Aboriginal 和 Torres Strait Islander Australians
- 来自多元文化和语言背景 (CALD) 的人士，包括移民和难民
- 乡村或偏远地区居民
- 年轻人 (例如，开始参加工作的学生)
- 考虑退休或使用养老服务的老年人
- 重返职场的女性

您可致电垂询或访问我们的网站获取 Financial Information Service。

FIS 不能做什么

- FIS 工作人员不是理财规划师、理财顾问或理财咨询师。
- FIS 工作人员不会指导您如何投资。
- FIS 工作人员无法代表您与其他机构或企业打交道。
- FIS 工作人员不会决定您的政府福利金。

澳大利亚福利金运作机制

FIS 可帮助您了解澳大利亚的福利金运作机制。

您可以在网上获取相关信息，或者向 FIS 工作人员咨询。他们可以向您展示政府福利金和政府服务是如何相互运作，以及您可以如何改善财务状况。

FIS 能为您做什么

解释以下内容及其相互运作的机制：

- 社会福利
- 税务

- 工资和薪金
- superannuation
- 规划预算
- 抵免、贷款和债务
- 投资、风险和回报

帮助您了解上述方面对您的影响，以及您有哪些选择。

开始工作后的财务规划

开始或重返工作时，FIS 可向您提供有关财务规划的信息。

您可以在网上获取信息，或者向 FIS 工作人员咨询。他们可以向您展示增加储蓄和实现理财目标的不同方法。

FIS 能为您做什么

- 帮助您了解：
 - 如何精打细算和攒钱
 - 工作收入会如何影响福利金和相关福利
 - Superannuation 及其重要性
 - 所得税如何计算
 - 不同类型的贷款以及如何利用好抵免
 - 不同类型的金融投资、风险和回报。

利用好一次性财务收入

如果获得了一笔一次性财务收入，FIS 可帮助您了解您的各种选择。这笔收入可能是遗产、赔偿金或遣散费。

您可以在网上获取相关信息，或者向 FIS 工作人员咨询。他们可以向您展示不同的理财方式，规划更具保障性的未来。

FIS 能为您做什么

- 帮助您了解不同类型的一次性财务收入可能对您所领取的 Centrelink 福利金产生的影响。
- 与您讨论使用一次性财务收入的不同选择，其中包括：

- 投资
- superannuation
- 提供收入

退休财务规划

FIS 可以与您讨论您的退休选择。不管您打算何时退休（明天退休也好，20 年后退休也罢），FIS 都能为您提供帮助。

您可以在网上获取相关信息，或者向 FIS 工作人员咨询。他们可以向您展示如何提前做好财务规划的不同方式。

FIS 能为您做什么

- 帮助您了解退休后财务管理的不同方式，例如：
 - superannuation
 - 收入流
 - 年金
 - 养老金收入
- 解释金融产品如何与政府福利金相互运作。
- 讨论入住养老院以及更换较小住房的选择。
- 讨论选择理财专家时要考虑什么，以及如何利用他们提供的信息。

了解养老护理花费

FIS 可帮助您了解负担养老护理费用的选择。

您可以在网上获取相关信息，或者向 FIS 工作人员咨询。他们可以向您解释养老费用是如何计算的。他们可以和您谈论居家养老、临时护理和养老院养老的费用。

FIS 能为您做什么

- 帮助您了解养老护理系统的运作方式。
- 解释养老护理财务词汇的含义。
- 解释预期的养老护理费用。
- 解释养老护理如何影响 Age Pension 等政府福利金。

- 根据您的情况，与您讨论支付养老费用的不同选择。
- 在您考虑出售或转让财产时，解释您的不同选择。
- 帮助您了解作为丧偶人士的财务安排

向 FIS 工作人员咨询时，可以找人陪同，也可找授权代表代您咨询。

更多信息

- 请访问 servicesaustralia.gov.au/fis 获得更多英文信息
- 请访问 servicesaustralia.gov.au/yourlanguage 获得中文文本、音频或视频信息。
- 请致电 **131 202** 用中文咨询 Centrelink 福利金和服务
- 请致电 **131 450** 联系 Translating and Interpreting Service (TIS National) 用中文咨询有关 Medicare 和 Child Support 的福利金和服务信息
- 请到访服务中心

注意：从澳大利亚境内任何地方使用座机拨打“13”开头的号码，适用固定电话费率。该通话费率可能与本地通话费率不同，且可能因电话公司而异。使用座机拨打“1800”开头的号码免费。使用公共电话和手机拨打可能会适用计时收费，且费率高于座机通话费率。

免责声明

本出版物中所包含的信息仅可作为福利金和服务指南。您应自行决定是否要申请福利金并根据自身具体情况提出申请。



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.