



Financial Information Service

Financial Information Service (FIS – ကျိန်စုဂ်ဝီတင်ဂ်တင်ကျိအတင်မၤစၢၤအတင်ဖဲးတင်မၤ) ဟ့ၣ်ဝဲဒၣ်တင်ကျိ ဘၣ်ကျိသ့ဒီးတင်ဂ်တင်ကျိလၢအပူၤတအိၣ်, အသဘျုးဒီးပဲၤတင်ခူသ့ၣ်န့ၣ်လီၤ.

FIS အိၣ်ဝဲဒၣ်လၢပုၤကိးဂၤဒဲးအဂီၢ်, ဟ်ဃုာ်ပုၤလၢအမ့ၢ်ပုၤဒဲးသိးဒီး-

- အီးစတြဲလၢယါထူလံၤ Aboriginal ဒီးထိရစုထရူးကီးဖိ Torres Strait Islander တဖၣ်
- ပုၤလၢအအိၣ်ဒီးလုာ်လၢထူသန့ဒီးကျိၣ်လီၤဆီလိာ်အသးတဖၣ် (CALD), လၢအဟ်ဃုာ်ပုၤသးလီၢ်သးကျဲယုဖဲးယုမၤ ဒီးပုၤဘၣ်ကီဘၣ်ခဲတဖၣ်
- အိၣ်ဆိးလၢခိခိၣ်မ့တမ့ၢ်တင်လီၢ်လၢအစီၤစုဒီးဝှ်တဖၣ်
- ပုၤသးစၢ်, ဟ်ဃုာ်ပုၤကိးဖိလၢအစးထီၣ်တင်မၤ
- ဟိာ်မုာ်တဖၣ်လၢအက့ၤကဒါဆူတင်ဖဲးတင်မၤအပူၤန့ၣ်လီၤ.

နမၤန့ၢ်သ့ဝဲဒၣ် Financial Information Service ခိဖျိပလီတဲစိအတင်မၤစၢၤအတင်ဖဲးတင်မၤဒီးဟ့ၣ်ယဲၤဘျးစဲသ့ဝဲလီၤ.

မ့ၢ် FIS မၤစၢၤသ့လၢကျဲဒဲးလဲၣ်

မၤအါထီၣ်ကျိန်စုဂ်ဝီတင်သ့ၣ်ညါန့ၢ်ပၢၤလၢတင်ကမၤစၢၤန့ၢ်လၢန့ၢ်ကဆီလီၤဒီးတုၤထီၣ်န့ၢ်ကျိန်စုအဖီတၢ်တဖၣ်န့ၣ်လီၤ.

FIS အပဒိၣ်မၤစၢၤန့ၢ်လၢတင်ကမၤန့ၢ်အါထီၣ်န့ၢ်တင်သ့တင်ဘၣ်လၢတင်ကမၤကျိန်စုဂ်ဝီအတင်ဆၢတဲာ်လၢအအိၣ်ဒီးတင် သ့ၣ်ညါတင်ဂ်အလၢအပူၤလၢန့ၢ်တင်အိၣ်မူဒီတကတီၢ်ညါအဂီၢ်လီၤ.

FIS ပဒိၣ်ရဲပုၤဝဲဒၣ်-

- မ့ၢ်ကျိန်စုအပီးအလီတဖၣ်မၤတင်ဒဲးလဲၣ်
- မ့ၢ်ကျိန်စုအပီးအလီတဖၣ်မၤဘၣ်ဒိပဒိၣ်အတင်ဟ့ၣ်လီၤစ့သ့လၢကျဲဒဲးလဲၣ်
- ပဒိၣ်အတင်ဟ့ၣ်လီၤဒီးန့ၢ်တင်အိၣ်သးအတင်ဆီတလဲတခါမ့ၢ်အဒိဘၣ်မၤဟူးန့ၢ်ဘၣ်တင်အဘျုးအဖျိအခွဲးအယာ် သ့လၢကျဲဒဲးလဲၣ်
- မ့ၢ်တင်ကထံၣ်န့ၢ်တင်တိစၢၤမၤစၢၤတဖၣ်လၢတင်ကမၤစၢၤန့ၢ်ဃုာ်ဒီးန့ၢ်ကျိန်စုအတင်ဂ်ကီတဖၣ်ဒဲးလဲၣ်
- မ့ၢ်ပဒိၣ်ဒီးပုၤတဝါအတင်မၤစၢၤအတင်ဖဲးတင်မၤလၢအအိၣ်ဝဲဒၣ်အကလုာ်ကလုာ်တခါမၤစၢၤန့ၢ်သ့လၢကျဲဒဲးလဲၣ်

FIS အပဒိၣ်တဖၣ်တမ့ၢ်ကျိန်စုအတင်ပုၤရဲၣ်ကျဲၤတၢ်မ့တမ့ၢ်ကျိန်စုအပုၤတၢ်ပီၣ်ဟ့ၣ်ကျိန်စုတင်တဖၣ်ဘၣ်. အဝဲသ့ၣ်တခါမ့တမ့ၢ်ဟ့ၣ်န့ၢ်ဒီးတင်ဟ့ၣ်ကျိန်စုမ့တမ့ၢ်လၢတင်ကမၤတၢ်ဒီးတင်ကရၢကရိလၢအလီၢ်ဘၣ်. FIS ပဒိၣ်တဖၣ်တမၤဝဲဒၣ်တင်ဆၢတဲာ်ဘၣ်ဃးန့ၢ်ပဒိၣ်အတင်ဟ့ၣ်လီၤမၤစၢၤတဖၣ်န့ၣ်ဘၣ်.

မှ် FIS မၤစၢၤသ့ဝဲဒၣ်လၢအခါဖဲလဲၣ်

FISဟ့ၣ်န့ၣ်ဒီးတၢ်ဂ့ၢ်တၢ်ကျိၤလၢအဘျးအဖျိၣ်အိၣ်တဖၣ်ဖဲ-

- နအဲၣ်ဒီးသ့ၣ်ညါအါထီၣ်ဘၣ်ဃးစ့တၢ်မၤ,တၢ်ဘျၢလီၤစ့မ့တမ့ၢ်ခိသ့
- နစးထီၣ်နတၢ်မၤအသီတခါ
- ဖဲနကလိၣ်မၤတၢ်ဆၢတံာ်တခါလၢအဘၣ်ဃးဒီးန superannuation
- နအဲၣ်ဒီးသ့ၣ်ညါအါထီၣ်ဘၣ်ဃးတၢ်သ့ဝဲဒၣ်ခရဲဒီးတံာ်
- နအိၣ်ဒီးနဟံၣ်ဖိယိဖိအတၢ်အိၣ်သးတဖၣ်လၢအတၢ်ဒိးဒီးလၢညါ
- နမၤန့ၢ်တၢ်ဟ့ၣ်လီၤကျိၣ်စ့တဘျီအဂီၢ် (lump sum)မှ်လၢနမၤစ့ၤလီၤနတၢ်သ့တၢ်စ့မ့တမ့ၢ်ဒီးန့ၢ်စ့အိၣ်လိးမ့တမ့ၢ်တၢ်န့ၢ်သါတခါအယိ
- နစးထီၣ်ဆိကမိၣ်ထီၣ်ဘၣ်ဃးမ့တမ့ၢ်အိၣ်ကတံာ်ကတီၤသးလၢကအိၣ်ဘျးလၢတၢ်မၤ
- နမ့တမ့ၢ်ပှၤတဂၤလၢနကွၢ်ထွဲကဟ့ၣ်ကယၢ်အီၤန့ၢ်အိၣ်ကတံာ်ကတီၤလံာ်အသးလၢသးပှၤအတၢ်ကွၢ်ထွဲကဟ့ၣ်ကယၢ်အဂီၢ်န့ၢ်လီၤ.

တၢ်ဂ့ၢ်တၢ်ကျိၤဘၣ်ဃးဒီးတၢ်မၤစ့ၤလီၤတၢ်သ့တၢ်စ့

FIS အပဒိၣ်တဖၣ်မၤစ့ၤန့ၣ်ဘၣ်တၢ်မၤစ့ၤလီၤန့ၣ်ဒီးနတၢ်သ့တၢ်စ့မ့တမ့ၢ်တၢ်ကမၤစ့ၤလီၤနတၢ်သ့တၢ်စ့အခါသ့လီၤ.

အဝဲသ့ၣ်ဟ့ၣ်န့ၣ်ဒီးတၢ်ဂ့ၢ်တၢ်ကျိၤဘၣ်ဃးတၢ်ဟံာ်ကတီၢ်လၢတၢ်မၤအတၢ်ဟ့ၣ်လီၤတဖၣ် superannuation ဒီး Centrelink အတၢ်ဟ့ၣ်အလဲတဖၣ်န့ၣ်လီၤ.

အဝဲသ့ၣ်ကတီၢ်တၢ်ဒီးန့ၣ်ဘၣ်ဃးန့ၣ်တဂၤတၢ်အိၣ်သးဒီးမၤစ့ၤန့ၣ်လၢနကန့ၢ်ပၢၢ်နတၢ်ယုထၢတဖၣ်န့ၣ်လီၤ.

လၢတၢ်ဂ့ၢ်တၢ်ကျိၤဆူညါအဂီၢ်-

- လဲၤ ဘၣ်ဆူ servicesaustralia.gov.au/fis လၢတၢ်ဂ့ၢ်တၢ်ကျိၤဆူညါလၢအအိၣ်ဝဲဒၣ်လၢအဲးကလံးကျိၣ်အဂီၢ်န့ၣ်တက့ၢ်
- လဲၤဆူ servicesaustralia.gov.au/yourlanguage တၢ်လီၢ်လၢနဖး,ကန့ၣ်တၢ်မ့တမ့ၢ်ကွၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢနကျိၣ်သ့ဝဲဒၣ်အလီၢ်န့ၣ်တက့ၢ်.
- ကိးဘၣ် **131 202** လၢတၢ်ကကတီၢ်တၢ်ဒီးပှၤ လၢနကျိၣ် ဒၣ်နဲဘၣ်ဃး Centrelink တၢ်ဟ့ၣ်ဒီးတၢ်မၤစ့ၤလီၤအတၢ်ဖံးတၢ်မၤတဖၣ်အဂီၢ်တက့ၢ်.

- ကိးဘဉ် တၢ်ကျိးထံဒီးတၢ်ကတိၤကျိးထံအတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤ (TIS National) လၢ **131 450** လၢတၢ်ကကတိၤတၢ်ဒီးပုၤလၢနကျိၣ်ဒၣ်န့ၣ်ဘဉ်ဃး Medicare ဒီး Child Support အတၢ်ဟ့ၣ်အလဲဒီးတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်အဂီၢ်န့ၣ်တက့ၢ်.
- လဲၤအိၣ်သကိးဘဉ်တၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤအလီၢ်ခါသးတခါတက့ၢ်.

တၢ်နီၣ်-တၢ်ကိးလီၤတဲစိလၢနဟံၣ်အလီၤကျိၣ်ဆူ '13' အနီၢ်ဂံၢ်တဖၣ်လၢအိးစၢၤတြၢလယါတၢ်လီၢ်တခါလၢလၢန့ၣ်တၢ်ဃုအပူၤလၢအယုၢ်လၢတၢ်ဟံၣ်ပနီၣ်ဃာ်အိၣ်အသိးအဖီခိၣ်လီၤ. တၢ်ဃုအယုၢ်ဘဉ်တဘဉ်ကလီၤဆီလိာ်အသးလၢတၢ်အပူၤလၢလီၢ်ကတိၤပူၤအဖီခိၣ်ဒီးဘဉ်တဘဉ်ကလီၤဆီစ့ၢ်ကိးလၢပုၤဟ့ၣ်လီၤတဲစိအတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်အဘၢၣ်စၢၤန့ၣ်လီၤ. တၢ်ကိးလီၤတဲစိဆူ '1800' အနီၢ်ဂံၢ်လၢနဟံၣ်အလီၤတဲစိန့ၣ်အပူၤတအိၣ်ဘဉ်. တၢ်ကိးလၢကမ့ၢ်အလီၤတဲစိဒီးလီၤတဲစိစိစုတဖၣ်ဘဉ်တဘဉ်တၢ်ဟံၣ်ပနီၣ်ဃာ်တၢ်ဆၢကတိၢ်ဒီးတၢ်ဃုအပူၤလၢအယုၢ်လၢအအါသ့ဝဲဒၣ်လီၤ.

တၢ်ဘိးဘဉ်သ့ၣ်ညါ

တၢ်ဂ့ၢ်တၢ်ကျိၤဟံၣ်ဃုၤလၢတၢ်ထုးထီၣ်ရၤလီၤတခါအံၤအပူၤအတၢ်ပညိၣ်ထဲဒၣ်လၢတၢ်ကဟ့ၣ်တၢ်နီၣ်ကျဲတခါလၢအဘဉ်ထွဲဒီးတၢ်ဟ့ၣ်လီၤစ့ဒီးတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်အိၣ်အဂီၢ်လီၤ. တၢ်အံၤမ့ၢ်ဒၣ်နမူနဒါဖဲနမ့ၢ်ကဆၢတၢ်လၢမ့ၢ်န့ၣ်ဒီးပတံထီၣ်တၢ်လၢကျိၣ်စ့တၢ်ဟ့ၣ်လီၤအဂီၢ်ဒီးမ့ၢ်တၢ်ကမၤလံာ်ပတံထီၣ်တခါလၢအဘဉ်ထွဲလိာ်အသးဒီးနတၢ်အိၣ်သးအဖီခိၣ်န့ၣ်လီၤ.



Financial Information Service

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
- women returning to the workforce.

You can access the Financial Information Service through our Phone Service and website.

How FIS can help

Increased financial knowledge will help you set and achieve your financial goals.

FIS Officers can help you increase your skills to make informed financial decisions throughout your life.

FIS Officers can explain:

- how financial products work
- how financial products affect government payments
- government payments and how a change in your circumstances may affect your entitlements
- how to find resources to help you with your financial matters
- how a range of government and community services can help you.

FIS Officers are not financial planners or financial counsellors. They do not sell or give advice or deal with other agencies on your behalf. FIS Officers do not make decisions about your government payments.

When FIS can help

FIS can give you useful information when:

- you want to know more about banking, investment or tax
- you are starting a new job
- you need to make a decision about your superannuation
- you want to know more about using credit
- you have had a change in your family circumstances
- you get a lump sum of money because you have been retrenched, or as compensation or an inheritance
- you are starting to think about, or ready to, retire
- you or someone you care for is ready for Aged Care.

Information about retrenchment

FIS Officers can help if you have been, or will be, retrenched.

They can provide information on redundancy payments, superannuation and Centrelink payments.

They can talk to you about your personal situation and help you understand your options.

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.