



## Financial Information Service

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 Australians
- kutoka asili ya kitamaduni na kilugha (CALD), pamoja na wahamiaji na wakimbizi
- wanaoishi vijijini au eneo la mbali
- vijana, pamoja na wanafunzi wanaoanza kazi
- wanawake wanaorudi kazini.

Unaweza kupata Financial Information Service kupitia huduma yetu ya simu na tovuti.

### Jinsi FIS inayoweza kusaidia

Kuongezeka kwa maarifa ya kifedha kutakusaidia kuweka na kufikia malengo yako ya kifedha.

Maofisa wa FIS inaweza kukusaidia kuongeza ustadi wako wa kufanya maamuzi sahihi ya kifedha katika maisha yako yote.

Maofisa wa FIS wanaweza kuelezea:

- jinsi bidhaa za kifedha zinavyofanya kazi
- jinsi bidhaa za kifedha zinavyoathiri malipo ya serikali
- malipo ya serikali na jinsi mabadiliko katika hali yako yanaweza kuathiri haki zako
- jinsi ya kupata rasilimali kukusaidia katika masuala yako ya kifedha
- jinsi huduma mbalimbali za serikali na jamii zinaweza kukusaidia.

FIS Maafisa sio wapangaji wa kifedha au washauri wa kifedha. Hawauzi au hawatoi ushauri au hushughulika na wakala zingine kwa niaba yako. Maafisa wa FIS hawafanyi maamuzi juu ya malipo yako ya serikali.

### Ni lini FIS inaweza kukusaidia

FIS inaweza kukupa habari muhimu wakati:

- unataka kujua zaidi juu ya benki, uwekezaji au ushuru
- unanza kazi mpya
- unahitaji kufanya uamuzi juu ya superannuation yako
- unataka kujua zaidi juu ya kutumia mkopo
- umekuwa na mabadiliko katika mazingira ya familia yako
- unapata mkupuo wa pesa kwa sababu umefutwa kazi, au kama fidia au urithi
- umeanza kufikiria, au uko tayari kustaafu
- wewe au mtu unayemtunza yuko tayari kwa Huduma ya Wazee.

## Habari kuhusu kufutwa kazi

Maofisa wa FIS inaweza kusaidia ikiwa umeachishwa kazi, au utapunguzwa kazi.

Wanaweza kutoa habari juu ya malipo ya upungufu wa kazi, superannuation na malipo ya Centrelink.

Wanaweza kuzungumza nawe juu ya hali yako ya kibinafsi na kukusaidia kuelewa chaguzi zako.

## Kwa habari zaidi

- nenda [servicesaustralia.gov.au/fis](https://servicesaustralia.gov.au/fis) kwa habari zaidi katika Kiingereza
- nenda [servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.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.



# 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](https://servicesaustralia.gov.au/fis) for more information in English
- go to [servicesaustralia.gov.au/yourlanguage](https://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.