CHALDEAN



حذِحده ، ١٥٥٥ ، وه ومجه ،

1οεώι εφυζωιμος Δοός ορίοξος συμίι εξωζύι ταμμίι εκτοξός. Εμή 11μή σος Στομί Δορδος ο ταέτεμι Εροίοξος τικτίμε Είντι το κίσεος.

بكوكر ورسرة بخواهر دسفعيرا

πξι φφίλι εποπέτι τζει εφμει ζοεό, εκελικό, έιει εμδένου πλό, ερεοέό.. Σε συκί εφμει ζοεό, εμπειικό, εσι ερεί ιπλοκό, εντι ση έλε εξικά ε bills (εξειεί) οφυδεί. μαναφ, ζο φφιλοεό, εποπέτι εδού επιβλί ομποαφ, ζο δεί χεί.

 \dot{x} جَدِمهم، حَبْ تَجْدَدُمْ (هَدِهُمْ بَوْرِهُ فِحُوكِ مِهُمْ مَنْ يُسِمِمهم لَهُمْ الْمَدَّدُمُ وَرِهُمْ فِحَدُمُ وَرِهُمْ فِحَدُمُ وَرَامُ فَحَدُمُ وَرَامُ فَحَدُمُ وَرَامُ فَحَدُمُ وَمَا كُومُ وَمَا اللَّهُ اللَّهُ عَلَيْهُ وَمُعْ فَعَلَمُ وَمُعْ وَمُعْتَمُ وَمُعْ وَمُعْمُ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْمُ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُوا مُعْمُونُ وَمُوا مُعْمُونُ وَمُعْمُ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْ وَمُعْ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْمُومُ وَمُعْمُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُ وَمُعْمُ وَمُعُمُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُومُ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعْمُ وَمُعُمُ وَمُعُمُ وَمُعُمُ وَمُعُمُ وَمُعُمُ وَمُعُمُ وَمُعُمُ وَمُعْمُ وَمُعْمُ وَمُعُمُ وَمُعْمُ وَمُعُمُ وَمُعْمُ وَمُعُمُ وَمُعْمُ وَمُعْمُ وَمُعُمُ مُعْمُ وَمُعُمُ مُعُمُ وَمُعُمُ وَمُع

تمَكِم، سُتحِته، حَمَر ووزِر جَهِ يَدُقَرُ مِكْهُ. يَسِمِمو، حَمَر،

- لْتَوْدِدُ
- تومتیا د credit card (جهمقا جیوفا)
- لِتَكَذِد دِمودُك وَجَبُومَهُمْ، أَمِي ضِيدُقِ عُجهُكِمْ جِمِدُمِهُمْ
- جَهِدُقِيْ جَدِيْ فِوصِب حَسَدُن كُمْ الْ وَبَنجِحْبِهُ لَ جَكِثِيْ جَكَدُكُمْ صَاحَاتُهُ مَكْنُ
 - لِتَوْدِد بِنَهَتِه، لِمُح كِدُجِهِهِ (ينتهدُنه) ه فِيكِهُ دِدُدِبهُ.

ښتحويغ څاچې څخګېهه ٫ څخه ٫ ووژوڅه ٫ ګڼټغ ډېرڅه څمونې ډښونهه ٫ ځنځغ څخپېهه ٫ ډښعبهه ٫ ووژ٠.

κε ποπζεί ζο καοξό, σως ελτε φλτειορί (είε) κλ φωίδοεό, εποπτά. εεόεο, εμπηπό, ζο φωίδοεό, εμπηπός το φωίδοεό, εποπτά είξαικ τιπά Δκαραί (ξεοεί) εσπ σζι Εζώ, πλο αίζοεό.

خهدف تنظر هر بهرسور ددودر

قىيىھە، دېھجىھە، ئىد سەپكىكە قاۋ ئىقىنىڭە دەۋتۇ كۈمەۋەدە، دئىھىھە، سۆد دىقىمىڭە دەۋتۇ قاۋ سۆد كۈسپەنگە، ئى كوئىتى ئىد ھىددى بىلىقىتى

 $\dot{f r}$ خکته دهیمهه، دهههه، حوت حکیکدههٔ کنبتهجه، د $\dot{f r}$ ه بهنگهٔ دروزه $\dot{f r}$

- جحيدبهه، كه وجُنهُ وصِنجبَيْ وجُدبِدُهُم كُلُ مهه، هنبها يُجُلهم
- κεζωτΑό, τοςς εκτοεό, μο εκτοεό (μασι εκτοεί) εκτοεό εκτοεί εκτοε

دُاجب مُعلِمهُ، دِسُعبهُ، ومِيْد

ئِيرْ بِنْ بِحِدَصْرْ لْوَدْسَهْرْ كَابْبُودُەجەر، حَجْدَبْوْهْمْ دَجْجُلْهُەجەر، جَسْمِتَتْنْ ەلْجَكْنْ كَبَيْمْجَهُ، قَلْ بِيْصَانْ دُورْوَرْ:

Δεόςο, τοῦς ἡ ἐκτεμικό, ὅο αροχεῖ τοτ Διιάς. ἐ, ἐλομί λόο, τὰς καῖ κενᾶί κενᾶί το Αμανομί λόο, τος ἡμὰθῶί καὶρεῖι κριὰζι κενέι, ἐλοτο, καθεμάρος ἡς αροχεῖ τοτ ἔξι. ἐλεῖ κλετικό, τος καιλό, καιλό, καιλό, δια μεροχεί.

- خعدو، هر خندوده، بر credit union (هندوهم دوستن دوست موستن دبن و به وسود به و المعاد (اولاد بعدهم). ۱/۱ بعدها به محت به المعاد و المعا
- ڏَٽڻ بُڏبحو،ٽين اوندڙ جن ٽهڪ، ووڙه هن بُٽؤڍن بي حومتين اوڏهين هيءِءَ، جمهجيءَ، ووڙه هن کٽامجه ي بيليمه بيليم بيليمه بيليم بيليمه بيليمه بيليمه بيليمه بيليمه بيليم بيليمه بيليمه بيليمه بيليمه بيليمه بيليمه بيليمه بيليمه بيليم بيلي
 - مومحور وتند المخر ديه المحرد درية المحرد الم

ڣحکه، سکښېډ ډختیډ ه که ډېټډ ډېټډ ه که هغیکهه ده د دکدکهه. کهه.

- نسيمهم كيدكنه به كيد كنه به جوند كيم به المحمد المح
- 'Saver Plus' جُره جَدِ مَودَهُ دِسُعْتُمُهُ دِرورَهُ وَجِمُ كُنْهُ مِعَالَتُهُ مِعَالَتُهُ مَدِهُ فَجُهُ عَدِهُ فَجُهُ مَدِهُ فَجُهُ اللهِ Saver Plus' بَحْ مَحْدُهُ فَعَالَمُ اللهُ اللهُ اللهُ اللهُ اللهُ عَدْمُ عَدْمُ عَدْمُ اللهُ عَامُ اللهُ عَدْمُ اللهُ عَدْمُ اللهُ عَدْمُ اللهُ عَدْمُ اللهُ عَامُ عَدْمُ اللهُ عَدْمُ عَدْمُ اللهُ عَدْمُ اللهُ عَدْمُ اللهُ عَدْمُ عَدْمُ عَدْمُ عَدُمُ عَدْمُ عَامُ عَدْمُ عَدْمُ عَدْمُ عَدْمُ عَدْمُ عَدُولُ عَدْمُ عَدْمُ عَامُ عَدْمُ عَامُ عَدْمُ عَدْمُ عَدْمُ عَدْمُ عَامُ عَدْمُ عَدْمُ
 - 🗓 , ἐμδό , μδό , με ڍهڍۀζτι εμφζετι κλοιά , ἐζτι εκοιμό , πτιμι Δήπος Κατι-up Loan εεμ. -

فحكب فبحمه

Άσι ιμα ίδιτι ομλάκι Δφιρέορο, εαέτειμο, Δοο, ερέοξο...

- Λοϊτί εροέλτι περόλτι επέπορο, Δε εφελοί, Δε Βοέλτορο, εφτέλι εξωλί τελ περόλι. Ι΄ τό καμε επόμε φάτι εξωλί εκροπό και λαρί λαρί και τικοί και επόμε επόλι εκροπό και περόλι εκρικοί και επόλι εκρικοί και επόλι εκρικοί και επόλι εκρικοί εκρικ
- نـ ستبید هذه، تعیده ، جگه دیده ، جهده دیده دیده و Family Tax Benefit ب د Carer Allowance قبید کدید در از الله الله الله کارد در از الله الله الله در از الله در از الله الله در از الله در از الله در الله الله در الله در
- φαιαο, Απ τιτορο, η αφοξιορο, εμέγα 1, 1ηαίορο, Αφποράι τρελιάς εφε ἡτεει η εφε ξιί η επί η επίς ετιάς. τοπιοφίου πε ποιέσο, Είπι επίς επίς εκίς πελεική εκιποράι. Ατι τέτει επίς εκίς εκίς εκίς η επίς εκτικό, η εφτικίτος η εξέτη αν εξέτηση Εξέτηση Εξέτης επίς εξίτι, Ερρα Αποίδορος.

فحومه بحد بحد فحومة

- καισκο, Απ Financial Information Service Officers εξή. Ε΄ καισκο, Απ και κάκα κατιώς ολέξτιως ερισκος.
 καισκος καισ
- - κωνΑόν εκτενικόν ήτε κελόξε εκδίτε για Βιήδοεόν ΑΔ ποβί παθλοτα.

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قل عنىكا دخەدكىوكا زەدىكا

- فِسَيِدُهِ ، كَتُمَافِيْ servicesaustralia.gov.au/manageyourmoney مِنْ حَمِدَ مُحَدِّمُمْ لِالْكِيْمَانِيْ المُلِيْمَانِيْ

σφοςῖορο, εμάφα ερίμο, τίτα εβείνος μο με βείνος με με βείνος επαλάδι το στάμες το σότες εχαροίες εχάρεδος εκίδος εχάρος εκίδος εκίδο

هذهتنإ

τιτί επτιτή εξιτί Εδαλί τζο ξπος ζεστί κοεντολί ετζό Ετιγλί οχότιλί τος Ερείνι ομλάζι, οκοεντολί τεικλί τεικλί τεικλί τος ξο τοξί ξερκεόττι 2.5 επίσο δι κοεντολί τεικλί τος γελλίτολί εξος τι τα τος τος κελλί εχος 2.5 επίσο δι κοεντολί τος κελλί επλίνολί εξος τις τις επγινολί επλίνολι 2.5 εχνικό 2.5 εχνικό 2.5 εχνικό 2.5 εκτικί εξος 2.5 εχνικό 2.5 εχνικό 2.5 εκτικό 2.5 εχνικό 2.5 εχ

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Manage your money

How you use your money can change during your life. We have information to help you manage your money at different times in your life.

Planning a budget

If you are studying or training, looking for work, planning for retirement or want to sort out your household finances, making a budget is a good place to start.

A budget may help you to track your spending. It can also help you work out how much money you have after paying bills and expenses. Keep your budget simple and check it often.

Start by looking at how much money you have coming in. Look at payslips, bank statements, and your Centrelink Deduction statement (if you have one).

Then, work out how much you are spending. Look at:

- bills
- credit card statements
- receipts and shopping dockets, like weekly food costs
- one-off expenses that you know are coming up
- annual bills, like insurance and car registration.

Working out how you spend your money can help you see where you can save money.

A change in your life can affect your budget. Remember to review your budget regularly to make sure it is still working for you.

Set savings goals

You can make a savings plan to help put away money for an emergency, or to buy an expensive item

You may be able to reach your savings goals quicker if you:

- cut back on buying things you don't really need
- use cash or a debit card instead of your credit card when shopping.

How you can save

The Moneysmart website has information to help you manage your money.

Here are some ways to help with your budget and savings goals:

- Research to find the best deal. If you are looking for a mortgage or thinking about changing electricity provider, ask for a better deal. You may be surprised at how much you can save.
- Ask your bank or credit union about 'fee free' accounts. If you get an income support payment, you may be able to get a savings account that will not charge fees.

- Many companies and banks charge for paper bills or statements. You could save money if you choose to get these online.
- Be careful applying for loans. There are many types of loans and credit with different fees, charges and interest rates.

Get fair and affordable banking and loans

- Check if you qualify for a No Interest Loan from Good Shepherd. These loans provide safe, fair and affordable credit for essential goods and services.
- 'Saver Plus' is a savings and financial education program. It is offered by community organisations in every state and territory. Read more about it at **bsl.org.au**.
- If you are a higher education student, you may be eligible for our Student Start-up Loan.

Get help

There are tools and services to help you manage your money.

- Centrepay is a free and voluntary service you can use to pay bills as regular deductions from your Centrelink payments.
- The weekly payment option allows you to get your income support payment weekly. This can help if you find it hard to budget on a fortnightly payment. Family Tax Benefit payment can not be paid weekly.
- If you are eligible, you can ask for your Family Tax Benefit or Carer Allowance payment to be
 offset. This means your Family Tax Benefit or Carer Allowance payment can be paid on a
 different week to your income support payment.
- The Rent Deduction Scheme is a useful, secure and free service. It lets you pay your state or territory housing authority rent as regular deductions from your Centrelink payments.
- Speak to your bank or service provider if you have trouble paying a bill, loan or mortgage. Most will have a hardship team who can help. They may be able to delay, reduce or waive debt repayments, depending on your situation.

Speak to someone

- Talk to our Financial Information Service Officers. Our officers provide a free and confidential education service to help you understand decisions about your finances.
- Our social workers can help you with counselling, support and information during difficult times. Let us know if you need an interpreter, and we will arrange one for free.
- You can find a financial counsellor in your area at **ndh.org.au**.

For more information

- Call 131 202 to speak with us in your language about Centrelink payments and services.
- Go to servicesaustralia.gov.au/manageyourmoney for more information in English
- Go to **servicesaustralia.gov.au/yourlanguage** to read, listen to or watch information in your language.

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Your phone provider may charge you a fixed rate for calls from your home phone to '13' numbers. This is from anywhere in Australia and the rate may vary depending on your phone provider. Calls to '1800' numbers from your home phone are free. Phone providers may time your call and charge a higher rate if you call from a public or mobile phone.

Disclaimer

The information contained in this publication is a guide to payments and services only, and is correct as of 25 January 2022. Please check our website for the most current information. It is your responsibility to decide if you wish to apply for a payment based on your particular circumstances

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