



Simamia fedha yako

Jinsi unavyotumia fedha yako inaweza kubadilisha mnamo maisha yako. Tuna maelezo ya kukusaidia kusimamia pesa zako kwa nyakati tofauti za maisha yako.

Kupanga bajeti

Ikiwa unasoma au kufunzwa, kutafuta kazi, kupanga kustaafu au unataka kutatua fedha zako za kaya, kupanga bajeti ni eneo zuri la kuanza.

Bajeti inaweza kukusaidia kufuatilia matumizi yako ya pesa. Inaweza pia kukusaidia kutambua una pesa ngapi baada ya kulipa bili na gharama. Weka bajeti yako rahisi na uangalie kila mara.

Anza na kuangalia una kiasi gani cha pesa inayoingia. Angalia hati za malipo, taarifa za benki na Centrelink Deduction statement (taarifa yako ya Makato ya Centrelink) (kama unayo moja).

Halafu, hesabu kiasi gani cha pesa unachotumia. Angalia:

- bili
- taarifa za kadi za mkopo
- risiti na hati za ununuzi, kama gharama za chakula kwa wiki
- gharama za mara moja tu ambazo unatarajia
- bili za kila mwaka, kama bima na usajili wa gari.

Kujifunza jinsi unavyotumia pesa zako kunaweza kukusaidia kuona unavyoweza kuhifadhi pesa.

Mabadiliko katika maisha yako yanaweza kuathiri bajeti yako. Kumbuka kukagua bajeti yako kila mara kuhakikisha inakufaa kwako bado.

Weka malengo ya akiba

Unaweza kupanga mpango wa akiba ili kusaidia kuweka fedha kwa dharura, au kununua kitu cha ghali.

Unaweza kufikia malengo yako ya kuweka akiba haraka ikiwa wewe:

- unapunguza kununua vitu ambavyo huhitaji sana
- unatumia pesa taslimu au kadi ya benki badala ya kadi yako ya mkopo wakati unaponunua vitu.

Jinsi unavyoweza kuweka akiba

Tovuti ya Moneysmart ina habari ya kukusaidia kusimamia pesa zako.

Hapo kuna baadhi ya njia zinazosaidia na malengo yako ya bajeti na kuweka akiba:

- Fanya utafiti ili kupata mpango bora. Ikiwa unatafuta rehani au unafikiria kubadilisha mtoaji wa umeme, omba kwa mpango bora zaidi. Unaweza kushangazwa na kiasi gani unachoweza kuweka akiba.
- Uliza benki yako au chama cha mikopo kuhusu akaunti za 'bila ada'. Ikiwa unapata malipo ya msaada wa mapato, labda unaweza kupata akaunti ya akiba ambayo haitatoza ada.

- Kampuni na benki nyingi zinatoza bili au taarifa za karatasi. Ungeweza kuweka pesa ikiwa unachagua kupata hizi mtandaoni.
- Kuwa makini ukiomba mikopo. Kuna aina nyingi za mikopo ambayo ina ada, malipo na viwango vya riba.

Pata benki na mikopo ya haki na yenye nafuu

- Angalia ikiwa unastahili kwa No Interest Loan (Mkopo Bila Riba) kutoka Good Shepherd. Mikopo hiyo inatoa mikopo yenye salama, haki na nafuu kwa bidhaa na huduma muhimu.
- 'Saver Plus' ni mpango wa kuweka akiba na wa elimu ya kipesa. Inatolewa na mashirika ya kijamii katika kila jimbo na wilaya. Soma zaidi juu ya hiyo kwenye bsl.org.au.
- Ikiwa wewe ni mwanafunzi wa elimu ya juu, unaweza kustahili kwa Student Start-up Loan (Mkopo wa Mwanafunzi wa Kuanzisha).

Pata msaada

Kuna vifaa na huduma kukusaidia kusimamia fedha zako.

- Centrepay ni huduma bure na ya hiari unayoweza kutumia kulipa bili kama makato ya kawaida kutoka malipo yako ya Centrelink.
- Chaguo la malipo ya kila wiki linakuwezesha kupata malipo yako ya usaidizi wa mapato kila wiki. Hii inaweza kukusaidia ikiwa unaona ni vigumu kupanga bajeti ya malipo ya wiki mbili. Malipo ya Family Tax Benefit hayawezi kulipwa kila wiki.
- Ikiwa unastahili, unaweza kuomba kwa malipo yako ya Family Tax Benefit au ya Carer Allowance kuwa offset. Hii inamaanisha malipo yako ya Family Tax Benefit au Carer Allowance inaweza kulipwa kwenye wiki tofauti kwa malipo yako ya msaada wa mapato.
- Rent Deduction Scheme (Mpango wa Kupunguza Kodi) ni huduma muhimu, salama na ya bure. Inakuwezesha kulipa kodi ya mamlaka ya makazi ya jimbo au wilaya yako kama makato ya kawaida kutoka malipo ya Centrelink.
- Zungumza na benki yako au mtoa wa huduma ikiwa una shida ya kulipa bili, mkopo au rehani. Nyingi za hizi zitakuwa na timu ya maisha magumu ambayo inaweza kusaidia. Wanaweza labda kuchelewesha, kupunguza au kufuta malipo ya deni, kutegemea na hali yako.

Zungumza na mtu fulani

- Zungumza na Financial Information Service Officers (Maafisa wa Huduma ya Taarifa ya Kifedha). Maafisa wetu wanatoa huduma bure na siri ya kielimu kukusaidia kuelewa maamuzi juu ya pesa zako.
- Wafanyakazi wa kijamii wetu wanaweza kukusaidia na ushauri, msaada na taarifa wakati wa nyakati ngumu. Tujulishe ikiwa unahitaji mkalimani, na tutapanga mmoja kwa bure.
- Unaweza kupata mshauri wa kifedha katika eneo lako kwenye ndh.org.au.

Kwa habari zaidi

- Piga simu kwa **131 202** ili kuongea nasi katika lugha yako kuhusu malipo na huduma ya Centrelink.

- Nenda kwa servicesaustralia.gov.au/manageyourmoney kwa habari zaidi katika Kiingereza
- Nenda kwa servicesaustralia.gov.au/yourlanguage kusoma, kusikiliza au kutazama maelezo katika lugha yako.

Mtoaji wako wa simu anaweza kukutoza kiwango kamili kwa simu kutoka simu yako ya nyumbani kwenda kwa nambari za '13'. Hiyo ni kutoka kokote nchini Australia na kiwango kinaweza kutofautisha kutegemea na mtoaji wako wa simu. Simu kwa nambari za '1800' kutoka simu yako ya nyumbani ni bila malipo. Watoaji wa simu wanaweza kupima muda wa simu yako na kutoza kwa kiwango cha juu zaidi ikiwa unapiga simu kutoka simu ya umma au ya mkononi.

Kanusho

Maelezo yaliyomo katika chapisho hili ni mwongozo kwa malipo na huduma tu, na ni sahihi kwa tarehe 25 Januari 2022. Tafadhali angalia tovuti yetu kwa habari ya kisasa zaidi. Ni wajibu yako kuamua kama unataka kuomba kwa malipo kulingana na hali yako maalum



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 docketts, 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.

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