



管理个人财务

在人的一生中，使用钱的方式会发生变化。我们提供的信息可以帮助您在人生的不同时期管理个人财务。

规划预算

无论目前正在学习或接受培训，寻找工作，计划退休，还是希望安排好家庭财务事宜，管理个人财务最好从制定预算入手。

做预算有助于追踪开销。此外，还可以帮助您计算出在支付账单和费用后还剩多少钱。确保制定的预算要简单，并经常核查。

首先看看自己有多少收入。查看工资单、银行对账单和 Centrelink Deduction statement (若有)

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然后，算出自己的支出。要考虑：

- 账单
- 信用卡对账单
- 收据和购物清单，比如每周的饮食费用
- 预期将要发生的一次性费用
- 年度账单，如保险费和养路费。

弄清楚自己的花销情况有助于发现可以从哪里省钱。

生活发生改变会影响到预算。记得定期核查预算，确保预算仍然可行。

设定储蓄目标

可以制定一个储蓄计划，为紧急情况或购买昂贵的物品存钱。

如果能做到以下几点，可能会加快达到储蓄目标：

- 减少购买不需要的东西
- 购物时使用现金或借记卡，而非信用卡。

可以如何省钱

Moneysmart 网站的信息可以帮助您管理个人财务。

以下是一些方法可以帮助您实现预算和储蓄目标：

- 货比三家，寻找最划算的商品或服务。如果正在寻找按揭贷款或考虑更换电力供应商，则可要求商家提供更好的价格。您可能想不到自己能省下多少钱。
- 向自己使用的银行或信用社询问“免费”账户。如果获得收入支持津贴，则可能会得到一个不收取费用的储蓄账户。
- 许多公司和银行对纸质账单或对账单收费。如果选择电子版账单，则可能会省钱。
- 申请贷款要小心。有许多类型的贷款和信贷，费用、收费和利率都各有不同。

获得公平和负担得起的银行服务和贷款

- 检查自己是否有资格从 Good Shepherd 获得 No Interest Loan。这类贷款为基本商品和服务提供安全、公平和负担得起的信贷。
- “Saver Plus” 是一项储蓄和理财教育计划 由每个州和领地的社区组织提供。更多信息，请访问 bsl.org.au。
- 如果是大专院校学生，则可能有资格获得 Student Start-up Loan。

获得帮助

目前有一些工具和服务可以帮助管理个人财务。

- Centrepay 是一项免费的自愿服务，可以利用 Centrepay 从 Centrelink 福利金中定期扣款来支付账单。
- 每周津贴选项允许您每周获得收入支持津贴。如果您觉得很难为每两周发放一次的津贴做预算，这可以为您提供帮助。Family Tax Benefit 津贴无法每周支付。
- 如果符合资格，则可要求 offset 您的 Family Tax Benefit 或 Carer Allowance。换言之，Family Tax Benefit 或 Carer Allowance 津贴可以在不同于您领取收入支持津贴的一周发放。
- Rent Deduction Scheme 是一项实用、安全且免费的服务。该计划使您可以向州或领地住房管理局支付租金时，从您的 Centrelink 津贴中定期扣款。

- 如果在支付账单、贷款或按揭贷款时遇到困难，请与您所使用的银行或服务提供商联系。多数情况下，这些机构都有困境支持小组，可以为您提供帮助。他们可能会根据您的情况，推迟、减少或免除债务的偿还。

寻求帮助

- 请咨询我们的 Financial Information Service Officers。我们的理财信息服务可提供免费和保密的教育服务，帮助您了解有关个人财务的决定。
- 我们的社工可以帮助您在困难时期提供咨询、支持和信息。如需口译服务，请告诉我们，我们将免费为您安排口译员。
- 您可以在 ndh.org.au 上找到所在地区的财务顾问。

更多信息

- 请致电 **131 202**，使用中文咨询 Centrelink 福利金和服务的相关信息。
- 请浏览 servicesaustralia.gov.au/manageyourmoney，了解更多英文信息
- 请浏览 servicesaustralia.gov.au/yourlanguage，获得中文版文本、音频或视频信息。

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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 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.

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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