

Managing the household budget

Budgeting

Budget Planner

This budget template allows you to do a simple budget so you can work out where your money is going and how to save: <https://moneysmart.gov.au/budgeting/budget-planner>

This useful tool can show you how much money you earn and spend over different periods of time.

Saving money on bills

Victorian Energy Compare

This is an independent Victorian Government energy price comparison site for gas and electricity: <https://compare.energy.vic.gov.au/> To get the most out of this tool you will need your most recent bill.

How to reduce your household's energy consumption

1. Switch to LED lights, turn off unnecessary lights
2. Use natural light
3. Take shorter showers
4. Fix any leaky taps
5. Unplug unused electronics
6. Wash laundry in cold water

Help with school costs

Camps, Sports and Excursions Fund

The Camps, Sports and Excursions Fund (CSEF) provides payments for eligible students to attend activities like school camps, trips, school-organised sport programs and outdoor education programs.

For more information, go to: <https://www.education.vic.gov.au/about/programs/Pages/csef.aspx>

Payment amounts for 2021 are:

- \$125 per year for eligible primary school students
- \$225 per year for eligible secondary school students.

Application forms can be obtained from the school.

Uniforms

You can also get help with school uniforms if your child is starting Prep or Year 7 and is eligible to receive the Camps, Sports and Excursions Fund – this help is provided through the State Schools' Relief Fund. Contact the school's Assistant Principal or Welfare Coordinator for more information. The school may also have other support available.

Saver Plus

Saver Plus is a **free 10-month financial literacy and matched savings program**. It helps people develop savings and money management skills, while saving for their children's or their own education. Participants can receive up to \$500 to assist with education costs.

Call 1300 610 355 or visit www.bsl.org.au/services/saving-and-managing-money/saver-plus/

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Free money management courses

Financial Literacy for Women

This free course is designed for women from different cultures. It takes you through different steps of handling finances, including setting up a bank account, making payments, earning an income and saving for your retirement. It also shows you how to create a budget to track your spending and saving.

To learn more or register, go to <https://www.myauslearning.org.au/financial-literacy/>

The course is available in English and 10 community languages.

Available Languages: العربية, 简体中文, دری, Hazaragi, Karen, 한국어, नेपाली, पंजाबी, ไทย and Tiếng Việt

Money Management Kit

This resource contains fact sheets, audio, stories and videos in 15 community languages, as well as in English: <https://moneysmart.gov.au/publications/money-management-kit>

MoneyMinded Online

MoneyMinded Online is made up of a series of eight interactive activities that are designed to improve your money management skills including budgeting. You can complete any of the activities at any time and at no cost.

To start, go to <https://moneyminded.com.au/> and click on any of the 'Start activity' options. You will be asked your name, email address and to choose a password for each time you log in. Then you can browse the activities you are interested in and get started.

To contact a financial counsellor for free, independent and confidential assistance call the National Debt Helpline:

1800 007 007

ndh.org.au

Financial counsellors are a free service where you can work through your questions and understand the choices you can make

Your conversation is private – no one will know what you talk about

Interpreters are available and everyone is welcome – there are no visa restrictions