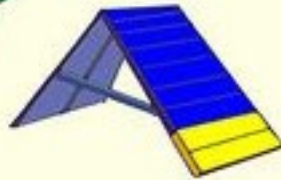
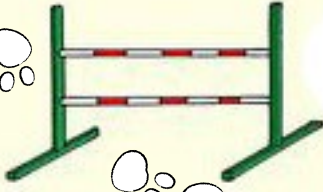




Train your money to work for you!

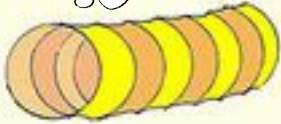
As with all agility training, slow and patient work is required. A helper is always good and lots of rewards and encouragement will bring results!

To begin **Jump the Bar** and use a No Interest Loan instead of expensive Rent-to-Buy goods. Go to nils.com.au/find to find your nearest provider or phone 136 457.

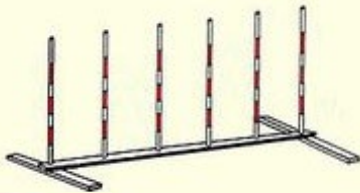


Get a good running start at the **A-frame**! Set goals to help you budget that are realistic, achievable and have a time frame. Stick your dream list on the fridge and keep on track.

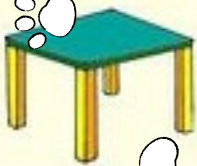
www.moneysmart.gov.au/managing-your-money/budgeting



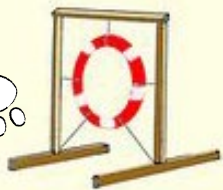
Do the **Tunnel Run** and get help with budgeting. Talk to a FREE Financial Counsellor. Phone 1800 007 007 or go to www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling



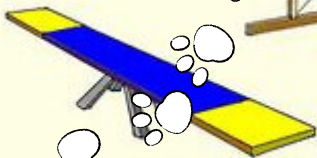
Master the **Weave Poles**! Check your electricity, gas and water has the concession rate each time your new concession card arrives.



Ponder on the **Pause Table**! Take time to check your bank statements for unnecessary fees and charges. www.moneysmart.gov.au/managing-your-money/banking/checking-your-bank-statement



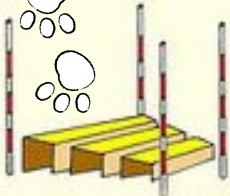
Get help with the **Tyre Jump**! To contact your bank's Financial Hardship Team go to: www.doingittough.info/Contact-your-bank



Don't teeter on the **See-Saw**! Avoid over-spending at Christmas. Pay extra off your rent each fortnight so that when December comes you can use that month's rent money on Christmas.



Avoid falling off the **Dog Walk**. Use Centrepay to smooth out your bills. www.humanservices.gov.au/customer/services/centrelink/centrepay



Get help with **Broad Jump**. You can get a free Credit Report at: www.mycreditfile.com.au/home/free-credit-file.dot



Conquer the **Closed Tunnel**. You can ask for your Centrelink payment to be paid weekly instead of fortnightly for less-stress budgeting.



CONGRATULATIONS you have scored top points for **MONEY AGILITY**. Celebrate your success!



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