

Tick off as you complete each task	✓
Remember to use a NILS loan not Rent-to-buy products if you need new white goods, furniture or computer. NILS means No Interest Loan. Go to: <a href="http://nils.com.au/find">http://nils.com.au/find</a> to find your nearest provider or ring 136 457.	
Once you have completed a NILS loan you can apply for Adds Up, a \$500 matched savings reward. Go to: <a href="http://goodshepherdmicrofinance.org.au/services/addsup-matched-savings-plan">http://goodshepherdmicrofinance.org.au/services/addsup-matched-savings-plan</a>	
Remember NILS loans can help you save on your bills. Update your washing machine and fridge with new energy efficient machines to save on electricity and water.	
Did you know that your utility supplier can drop off the concession rate for your account if you don't notify them every 12 months? So when you receive a new Centrelink concession card remember to ring your electricity, gas and water supplier to check they are applying the concession rates you are entitled to. And if they haven't been applying the concession you can ask them to back date it for up to 12 months.	
Did you know that Financial Counsellors are FREE and they are available across Australia? Financial Counsellors can help you with debts and let you know your options. Ring 1800 007 007.	
Check your bank statements for unnecessary fees and charges. Bank fees of just \$10 per week can add up to over \$500 for a year! You can also ask for the fees to be refunded if you are in hardship.	
Every bank has special financial hardship teams. To find the number for the Financial Hardship Team for your bank go to: <a href="http://www.doingittough.info/Contact-your-bank">http://www.doingittough.info/Contact-your-bank</a>	
Reading your bank statements carefully can reveal money coming out that shouldn't be. Check you know what all payments are for and look out for hackers accessing your account.	
By planning ahead you can avoid going into debt for Christmas. Pay extra off your rent each fortnight so that when December comes you can use the money for Christmas, that would otherwise have gone on rent.	
Setting goals can help you to budget. Sticking your dream list on the fridge can help you keep on track. Financial Counsellors can help you with a budget - FREE and confidential help - 1800 007 007 Moneysmart Budget Planner: <a href="https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner">https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner</a>	
NAB Step Up Loans are a much better alternative to Pay Day Loans. Step Up Loans are low interest loans (5.99%) for up to \$3000. You need a Centrelink concession card or Family Tax Benefit Part A. A credit check is required. For further info: <a href="http://stepuploan.org.au/">http://stepuploan.org.au/</a>	
ANZ Saver Plus can help you save for school expenses. Every dollar saved up to \$500 is matched. To find out if you are eligible ring 1300 610 355 or go to: <a href="http://www.anz.com.au/personal/bank-accounts/help-select-account/concession-card-holders/saver-plus/">http://www.anz.com.au/personal/bank-accounts/help-select-account/concession-card-holders/saver-plus/</a>	
Centrepay is a FREE bill paying service for people receiving Centrelink payments. You can smooth out your bills and not get a nasty shock at the end of each quarter. Go to: <a href="http://www.humanservices.gov.au/customer/services/centrelink/centrepay">http://www.humanservices.gov.au/customer/services/centrelink/centrepay</a>	
A good credit rating is desirable when applying for a loan or signing up for a utility account. You can get a free Credit Report at: <a href="http://www.mycreditfile.com.au/home/free-credit-file.dot">http://www.mycreditfile.com.au/home/free-credit-file.dot</a>	
Make sure you have a current WILL. "If blended families are involved it is important to consult a lawyer. Will kits do not allow for the complexities of step-children."	
If your children earn their pocket money by doing household chores it will encourage them to be responsible with money and develop good saving habits.	
School banking programs can make it fun for kids to save.	
Facebook and parents and friends groups can be good ways to find cheap school uniforms.	
To reduce your bank fees use eftpos to withdraw money or your own bank's ATM so you don't get charged ATM fees.	
If you receive Centrelink payments only once a fortnight and are having difficulty making it last, you can ask for your fortnightly payment to be paid weekly instead. So if you were on Newstart you would receive \$259.60 each week instead of \$519.20 a fortnight.	
Celebrate your success! You have worked hard so celebrate with coffee or lunch with a friend.	