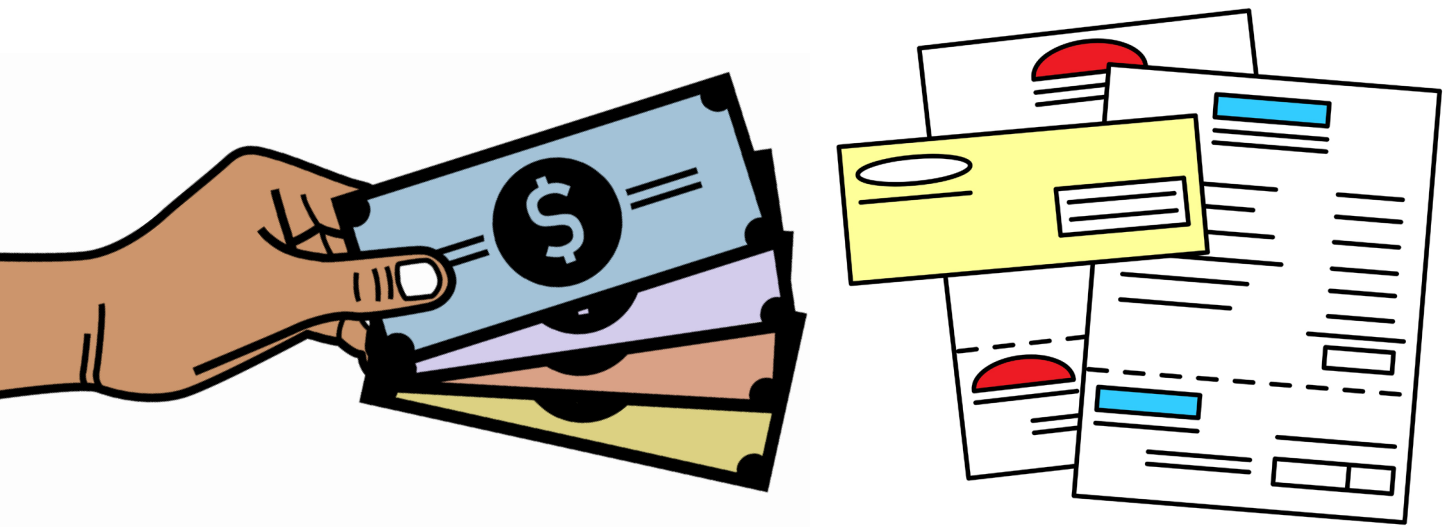


# Book 3



## You need help with your money

We call it money and me budget support



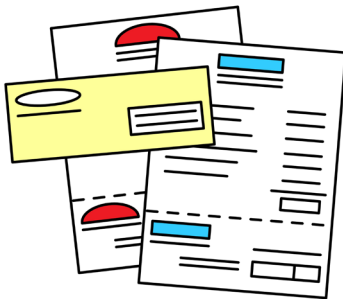
Easy English



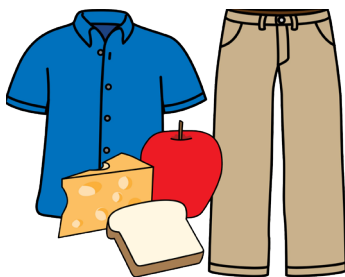
We can help you to make a money plan.  
We make sure your money plan has the important things you need.  
We call this a budget.



We can help you work out how much money you get.

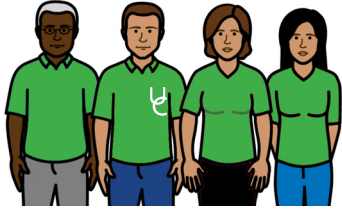


How much money you must pay for bills.



How much money you need for other important things. Like

- food
- clothes
- medicine.



## What do we do



We can help you to make a budget.

A budget tells you things. Like how to

- manage your costs
- pay your bills
- spend less.



We can help you to make plans to pay back money you owe. You need to pay

- the bank
- a person
- a business.

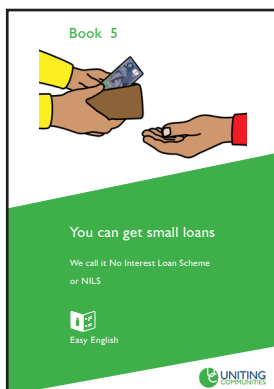


We can help you to apply for a loan.

You do **not** pay more money on the loan.

Like

- you borrow \$ 100
- you pay back \$ 100.



We have a book on loans.

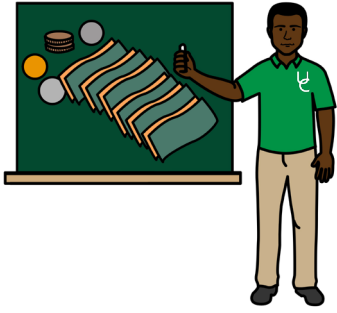
This is **Book 5**. We call the book

**You can get small loans**



You can ask us for

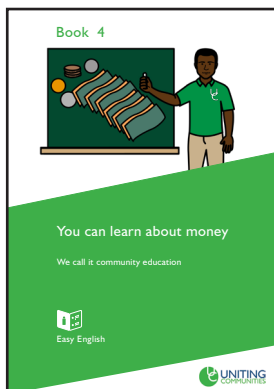
- the book
- more information.



We can teach you about money.

Like how to

- save money
- spend less
- save on your bills.



We have a book on things you can learn about.

This is **Book 4**. We call the book **You can learn about money.**



You can ask us for

- the book
- more information.



# Concessions

We can help you to apply for discounts.  
We call this a concession.



Concessions can help you pay less  
for things you need. Like

- bus tickets
- the doctor
- your bills.



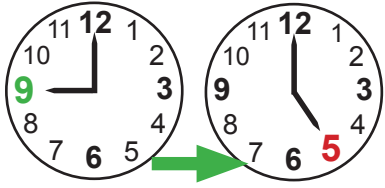
You can get concessions if you  
are on Centrelink and have

- a pensioner card

or

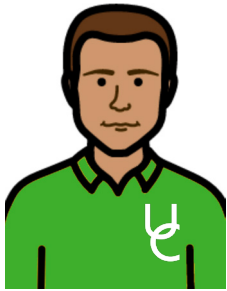


- a health care card.

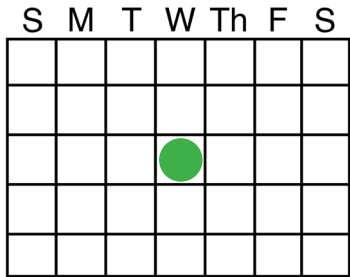


## What you need to do

Our workers are here from  
9:00 in the morning to  
5:00 in the afternoon.



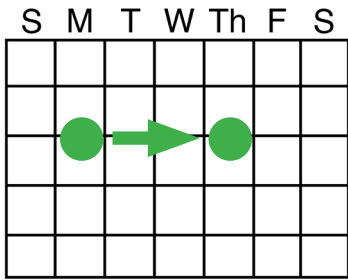
You can talk to us.



We can make you a time.



You can meet with us.



Help with your money and bills can take

1 to 3 days from when you call.

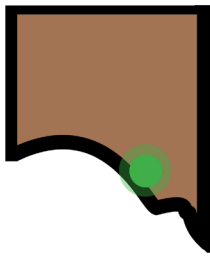
Like

- you call us on Monday
- you get help on Thursday.





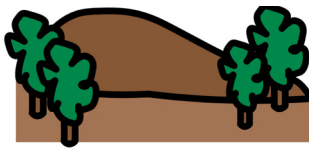
## Information



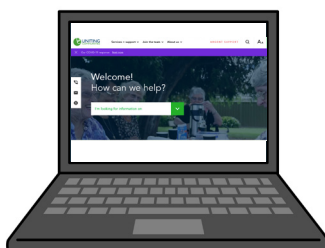
### We can help in

most parts of Adelaide

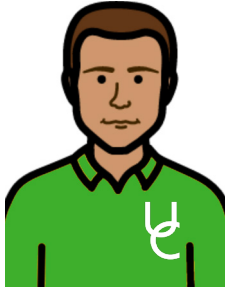
- Central
- East
- North
- South.



We can help in some parts of the Adelaide hills.



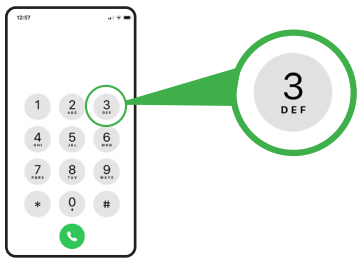
Go to [www.unitingcommunities.org](http://www.unitingcommunities.org)



## Talk to us



Call 1800 615 677



- choose option 3.



Email

[fconduty@unitingcommunities.org](mailto:fconduty@unitingcommunities.org)

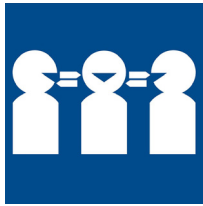


It is ok to ask some one to help.



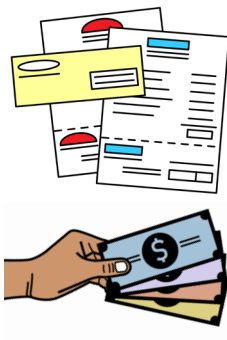
## National Relay Service

Call 1800 555 727



## Translating and Interpreting Service

Call 131 450



## Images

We have asked to use logos in this book.

The images are from

- Boardmaker
- The Noun Project.