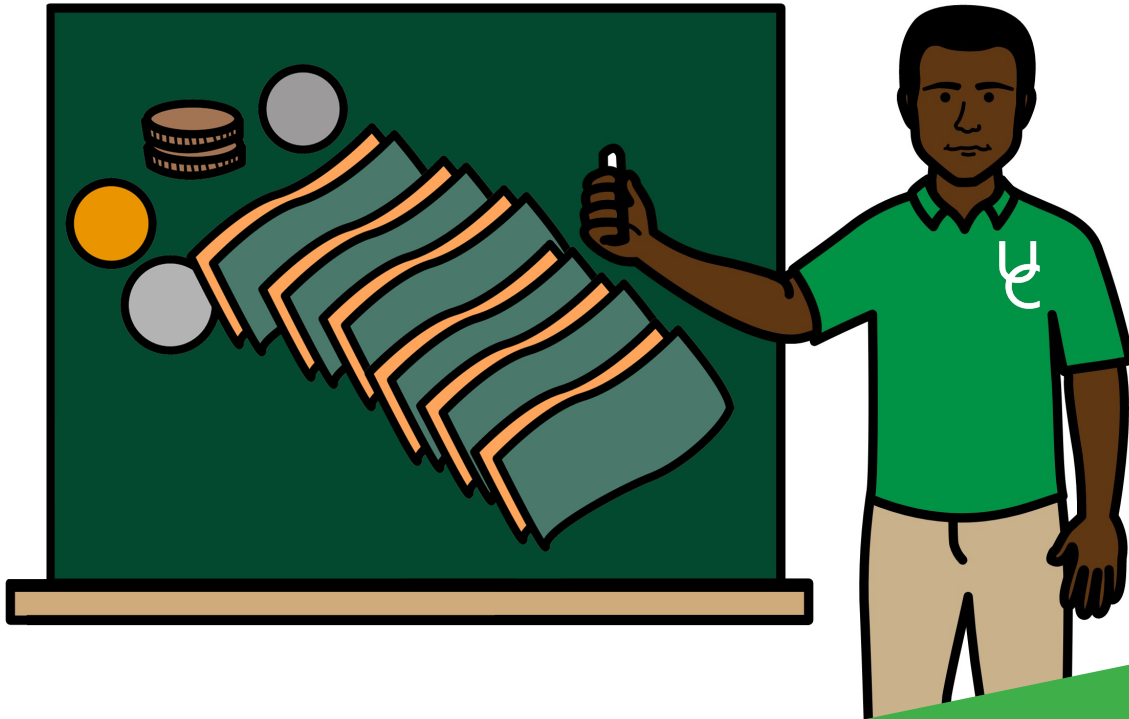


Book 4



You can learn about money

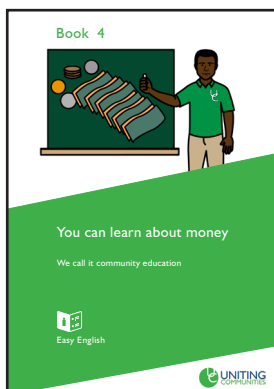
We call it community education



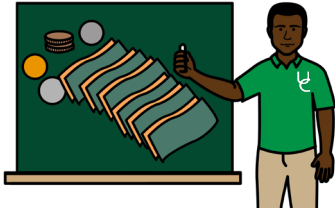
Easy English



When you learn with other people
we call it community education.

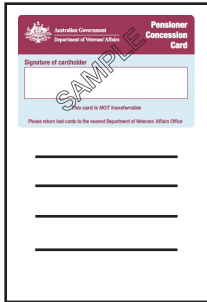


This book tells you about things
you can learn. We call it literacy.



You can learn about

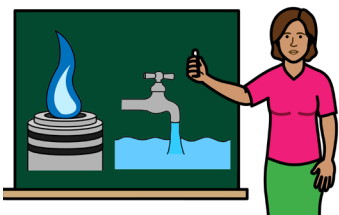
Money literacy page 3



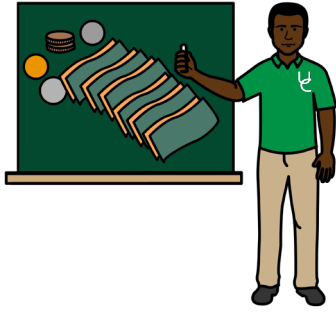
Concessions page 5



Superannuation page 6



Utility literacy page 7



Money literacy

Money literacy is when you learn about money. We call this financial literacy.



We can teach you about money so you can have the important things you need.

We teach you how to

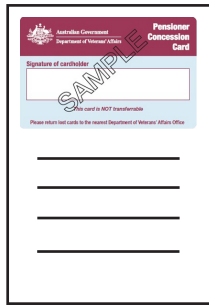
- save
- plan
- spend less.



We can also teach you how to stay away from debt. Debt is when you owe money and must pay it back.

Like you need to pay

- the bank
- a person
- a business.



Concessions

You can learn about Concessions.



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.



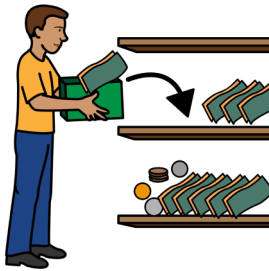
Superannuation

You can learn about Superannuation.



Superannuation is the money your boss must put away for you. Like

- you get 100 dollars a week
- your boss must put 10 dollars 50 cents away.



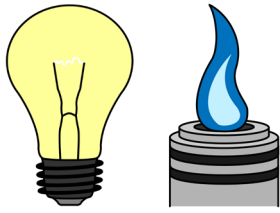
You can **not** use Superannuation until you retire. You can use superannuation when

- you do **not** work
- you are 60.

or

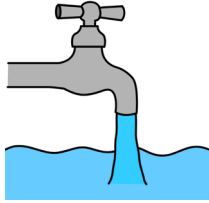
- you work
- you are 65.





Utility Literacy

A utility is something that you use in your home. Like



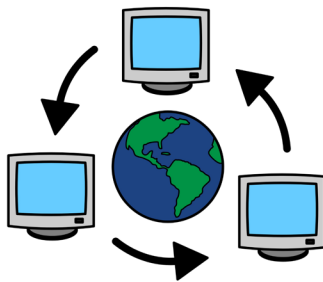
- electricity
- gas
- water.



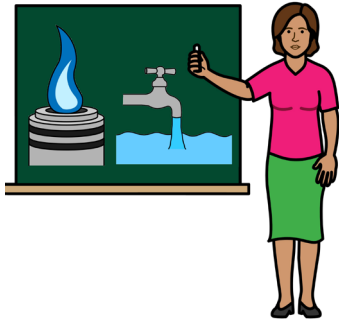
A utility can also be your

- telephone

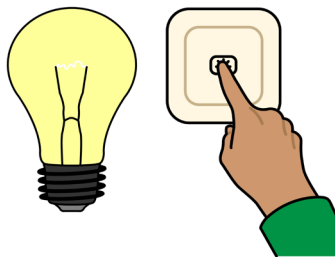
and



- internet.

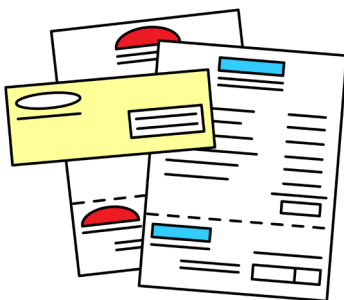


We can teach you how to save money on your utilities.



We can teach you ways to use less electricity. Like

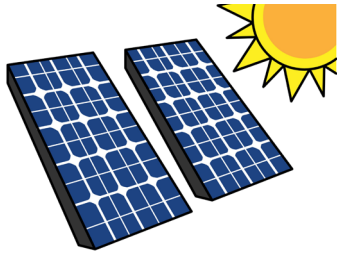
- turn off your lights in the day
- use solar power
- use electricity when it costs less.



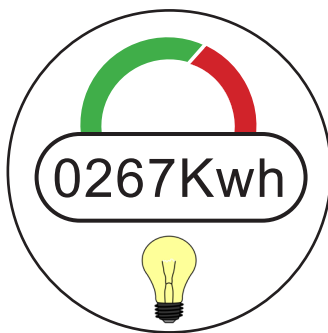
We can teach you about your bills.

Like how to

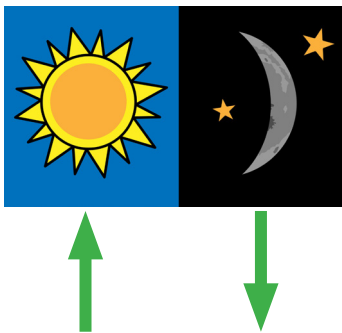
- read your bill
- get help if you can **not** pay your bill.



We can give you information on solar energy.
Solar energy is energy you can use
from the sun.



We can tell you about smart meters.
You can use a smart meter to see
your energy use.

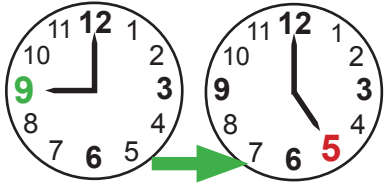


We can tell you about fees you pay
on your energy. We call them tariffs.
Like electricity costs

- more in the day
- less at night.

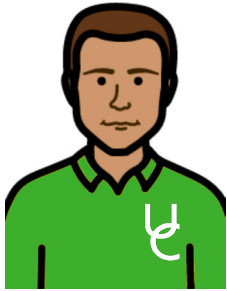


We can tell you about concessions.



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.

S	M	T	W	Th	F	S
	●					
			●			
		●			●	

We have a lot of classes.

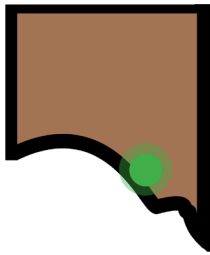
S	M	T	W	Th	F	S
		●				



We can find a day and time
that is good for you.



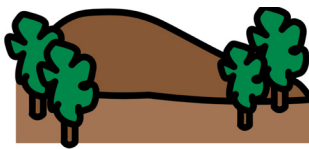
Information



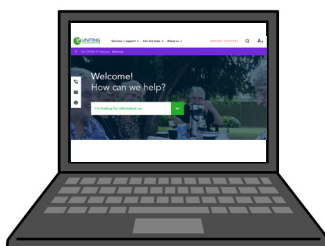
We can help in

most parts of Adelaide

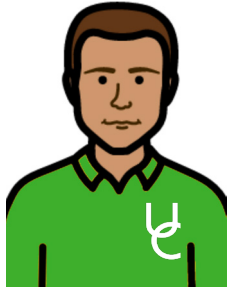
- Central
- East
- North
- South.



We can help in some parts of
the Adelaide hills.



Go to www.unitingcommunities.org



Talk to us



Call 1800 615 677



• choose option 3.



Email

Financial literacy

moneyandme@unitingcommunities.org

Energy literacy

fconduty@unitingcommunities.org

Utility literacy

connected@unitingcommunities.org

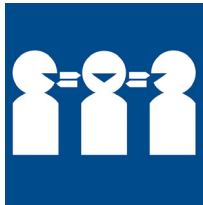


It is ok to ask some one to help.



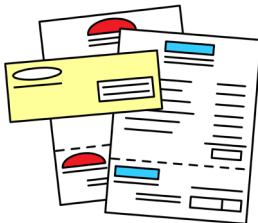
National Relay Service

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.