

# My Money My Life



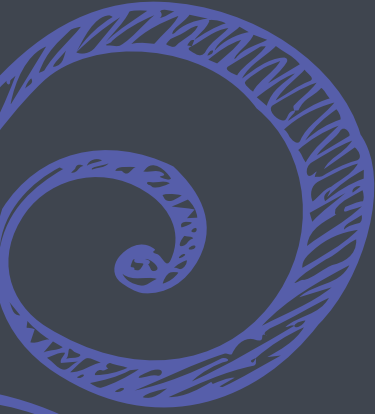
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Government of **Western Australia**  
Department of **Local Government and Communities**







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## **Message from the Minister**

The collaboration between my Department of Local Government and Communities and the City of Joondalup for the reprint of the My Money My Life booklet is a great example of a partnership to make a popular local publication available to young people throughout the State.

My Money My Life provides a wealth of information relevant to young people in Western Australia at some of the key turning points in their lives.

The booklet is filled with practical information and advice around the transition from school to further education, moving out of home, buying a first car, getting a mobile phone or a credit card, as well as other important topics.

The up-to-date information is available in a booklet format and as a customised e-book online, making it more accessible and user friendly.

My Money My Life's information provides young people with support to achieve their goals and reach their full potential.

I encourage all young Western Australians to use My Money My Life to further their financial literacy and support them towards financial independence.

A handwritten signature in black ink that reads "Tony Simpson". The signature is written in a cursive, flowing style.

Hon Tony Simpson MLA

**Minister for Local Government; Community Services; Seniors and Volunteering; Youth**



## Mayor's Welcome Message

The City of Joondalup is very proud to partner with the Department of Local Government and Communities in producing and delivering this “My Money My Life” notebook for young people in our community.

The City has made this innovative publication available to young people for the past ten years and it is designed to assist them deal with the important things in life including

how to manage your money, buying your first car, moving out, mobile phones and a host of other important topics.

The relevant information in this notebook will help young people avoid some of the pitfalls that come with having to deal with your own finances and arm you with information on your rights and responsibilities as a young person so you can stay in control of your financial affairs.

I encourage young people throughout the City to read

this notebook to ensure you learn and understand financial life skills that will make a difference in your future.

For relevant and interesting information and resources for young people in Joondalup, visit the City's youth website at [y-lounge.com.au](http://y-lounge.com.au)

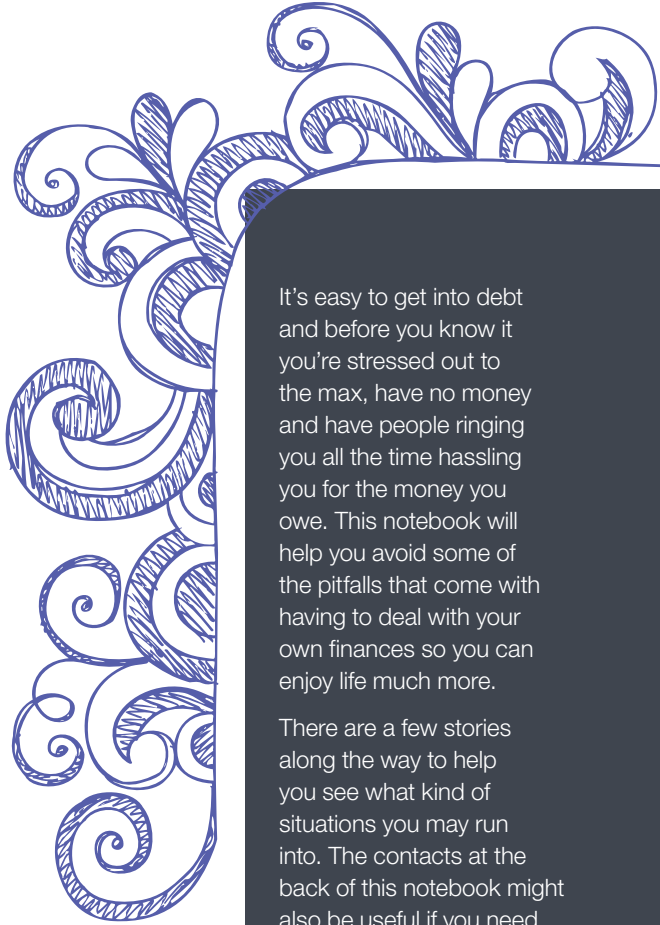
A handwritten signature in black ink, enclosed within a hand-drawn oval shape.

Troy Pickard

**Mayor**  
**City of Joondalup**

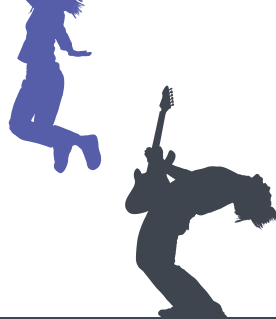
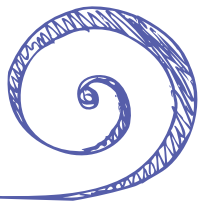


The City of Joondalup has designed this notebook to help you deal with all the important things in life. There's information on things like how to manage your money, buying your first car, moving out, mobile phones, credit cards and heaps more.



It's easy to get into debt and before you know it you're stressed out to the max, have no money and have people ringing you all the time hassling you for the money you owe. This notebook will help you avoid some of the pitfalls that come with having to deal with your own finances so you can enjoy life much more.

There are a few stories along the way to help you see what kind of situations you may run into. The contacts at the back of this notebook might also be useful if you need other assistance.



So do yourself a lifelong favour – check out the contents of this notebook and arm yourself with some financial life skills that will make a difference!

### **Note To Readers**

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### **2015 Edition**

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# Budget Saving

“Too many people spend money they haven’t earned, to buy things they don’t want, to impress people they don’t like.”

Will Smith



## **Why do you need a budget?**

A budget is a simple yet effective financial tool.

It's a great way to track your monthly income and expenditure.

It lets you see what income you have and what you are spending your money on (expenses). Any extra can go towards saving for a long-term goal ... like a car or a holiday.

It helps free up funds to get what you want most.

And, of course it's a great idea to have a budget so you don't get into debt!

## **I don't have any extra, I hear you say!**

Then maybe you need to revisit your budget and see whether you can cut down on anything that is a 'want' rather than a 'need'.

## **Putting it into action**

Once you've sorted out your budget so that your income and expenses/savings are equal, you may need help to put it into action.

A great idea is to get your bank to automatically transfer some money after each payday into another account (direct debit) for your regular bills. That way, there are no surprises when the big bills come in.

## **Working out a budget**

Here is a really handy website that will help you work out your own budget.  
**[moneysmart.gov.au/budgeting](http://moneysmart.gov.au/budgeting)**



## Hot Tip

Shop around for an account with low fees – and if you're a **Institute of Technology** or a **University student** get a **fee-free student account!**



### Reasons for saving

- It's a safeguard against unexpected illness, unemployment or emergencies.
- Buying a home and applying for credit is easier with a strong savings track record.
- You want to have control of your finances, not let them control you and your life.
- Reduces financially related stress.
- You can enjoy more of the pleasures in life!
- A budget can help you save money to make your goals a reality.



# MyStory

## Zara

Zara couldn't wait to show her best friend Catherine what she had purchased since getting her credit cards after starting her new job in the city. On meeting up with Catherine, Zara was keen to tell her how life was so easy now that she had a job and money at her disposal to be able to shop.

When Catherine appeared concerned about the amount her friend was spending on herself Zara reassured her that she had plenty of time to pay her credit card back and still have time to save up enough money for their trip they had planned to take together.

Zara couldn't understand why Catherine didn't buy more outfits – after all, she was the one with all the money in the bank. All this talk about budgeting and saving for their trip to Europe was boring. After all, it was not for another 18 months and there were more new outfits she was keen to purchase at the local 40% off sale. Catherine tried repeatedly to speak to her friend about the financial situation she was getting herself into, while Zara continued to tell her that things were great and that she had a great job.

Later that year Catherine received a text message from Zara, asking to see her urgently. Zara told Catherine that she had been dismissed from her job and that her credit cards were out of control with debt collectors constantly calling her for payment. Zara also was disappointed that she would not be able to accompany Catherine on their planned trip to Europe and that her future was a financial mess.

Twelve months later Zara noticed on Facebook that Catherine had just returned home from her Europe trip with her friends and the great time she had.

### **What do you think Zara could have done to prevent this situation from happening?**

- Develop a budget that would assist with identifying funds that could be set aside each payday.
- Make a list of only what she needed and stick to it.
- Pay credit card balances in full each time your statement arrives – this will reduce extra interest charges on your purchases.
- Only use a credit card with a low credit limit and interest charges.





## Ten easy budgeting tips

1. Set yourself a **realistic goal** and stick to it.
2. **Aim to save 10%** of your gross annual income – 5% for short-term goals and 5% for long-term goals.
3. Don't make your budget so tight that it's impossible to keep. Remember to **be flexible**.
4. Avoid temptation by **limiting your access to money**. Withdraw a set amount of cash each week and leave cards at home. This will also help you save on bank transaction fees.
5. Restrict your supermarket shopping to weekly or fortnightly; **buy in bulk** if you can.
6. Plan meals ahead of time and **prepare a shopping list**.
7. **Make your own lunches**. This alone can save you over \$1,000 a year!
8. **Shop around** for the best deal; you may be surprised how much you are able to save.
9. **Avoid making major purchases on impulse**. Give yourself a day to sleep on the idea and consider how you will pay for it, if you really need it or just want it, and if you could find it cheaper elsewhere.
10. Always **live within your means**.



# Budget Planner



## Income

Work out your regular income

Type of income	Amount received each period
Salary or wage (after tax)	\$.....
Centrelink payments:	
<b>Youth Allowance</b>	\$.....
<b>New Start Allowance</b>	\$.....
<b>Disability Allowance</b>	\$.....
Other regular income	\$.....
<b>Total income</b>	<b>\$.....</b>

## Expenses

Work out your regular expenses. Remember to use the same time frame that you chose for your income.

Next, add up the subtotals to get your total expenses.

Household expenses		Education expenses	
Rent/board	\$.....	University or Institute of Technology fees	\$.....
Gas	\$.....	Educational books	\$.....
Electricity	\$.....	<b>Sub-total</b>	<b>\$.....</b>
Water	\$.....	<b>Education expenses</b>	
Phone/mobile	\$.....	Centrelink advance	\$.....
Internet	\$.....	Car loan	\$.....
Cable/TV	\$.....	HECS or HELP payments	\$.....
Furniture hire	\$.....	Credit cards	\$.....
Whitegoods hire	\$.....	Personal loan	\$.....
Groceries	\$.....	Store card	\$.....
Lunches	\$.....	Lay-bys	\$.....
<b>Sub-total</b>	<b>\$.....</b>		<b>\$.....</b>



## Expenses

Transport expenses		Savings	
Car registrations	\$.....	Superannuation	\$.....
Licence	\$.....	Regular savings	\$.....
RAC membership	\$.....	<b>Sub-total</b>	<b>\$.....</b>
Fuel	\$.....	<b>Other expenses</b>	
Repairs/maintenance	\$.....	Christmas/birthday gifts	\$.....
Public transport/parking	\$.....	Donations	\$.....
<b>Sub-total</b>	<b>\$.....</b>	Hobbies and sports	\$.....
<b>Personal expenses</b>		Gym membership	\$.....
Clothes and shoes	\$.....	Newspapers/magazines	\$.....
Hair and beauty	\$.....	Movies and DVDs	\$.....
<b>Sub-total</b>	<b>\$.....</b>	Restaurants and takeaway	\$.....
<b>Medical expenses</b>		Alcohol and cigarettes	\$.....
Doctor	\$.....	.....	\$.....
Chemist Medications	\$.....	.....	\$.....
Dentist	\$.....	.....	\$.....
<b>Sub-total</b>	<b>\$.....</b>	.....	\$.....
<b>Insurance</b>		.....	\$.....
Contents (furniture)	\$.....	.....	\$.....
Car	\$.....	.....	\$.....
Health	\$.....	.....	\$.....
Life	\$.....	.....	\$.....
<b>Sub-total</b>	<b>\$.....</b>	<b>Sub-total</b>	<b>\$.....</b>
		<b>Total Expenses</b>	<b>\$.....</b>





# Household Bills

Gas, electricity, phone and water bills can result in big disputes if they aren't properly sorted out.

Splitting bills equally is usually the fairest way, and working out some kind of system beforehand so no-one is stuck with big debts is a smart idea.



## Names On Bills

If the company will let you put the bills in everyone's names, this will mean that each person on the bill can be held fully responsible for the whole bill. Even if their name isn't on the bill they are still liable, but might not be as easy to track down. If you can't have all names on one bill each person could have a different bill in their name, but still split the costs equally.

## Payment Plans

You might want to use some of the following points to prevent huge debts:

- If you're receiving Centrelink payments you can get them to directly debit (Centrepay) any amount over \$10 from your account straight to the company. Refer to the 'Centrelink' section of this Notebook.
- If you have any problems with your account, phone the company immediately and make a payment arrangement you can afford with them.
- If you still have hassles contact a Financial Counsellor. To find your nearest Financial Counsellor go to [financialcounsellors.org/public](http://financialcounsellors.org/public) and enter your suburb in the 'Find a Counsellor' area.

# MyStory

## Tyler

Tyler was unemployed and on Centrelink benefits since losing his job. He was constantly falling behind in paying his utility accounts, frequently requested extensions of time to make payments, and on one occasion had his power disconnected. Tyler consistently asked for financial support from family to overcome these situations until his parents suggested he use Centrelink's Centrepay service.

Tyler took their advice, downloaded the forms from the Centrelink website and lodged his completed Centrepay form for all of his utility accounts. This allowed Tyler to have Centrelink direct payment from his benefit at no cost to him, for a set amount each fortnight, to cover his consumption of power and gas.

Tyler is now up to date with his utility accounts and his family are no longer avoiding him, afraid that he is out to borrow money from them.

Centrepay can also be used for water and other services including some landlord rent payments! You can also arrange your Centrepay deductions over the phone with Centrelink.

It would also be prudent for Tyler to seek the support of his local Financial Counsellor who could assist with completing a budget.











# Mobile phones

So you've just got to have one – no problem, but you might want to take note of the following information so that you know what sort of set-up is best for you.

You might also want to bear in mind that if you make a whole load of calls (really easy to do without realising), that's less money you've got for going out, or buying clothes ...



### Fixed term contracts

A fixed term contract means you sign some papers to say you've got to pay a certain amount each month to stay connected, and for a set time – eg. 12 or 24 months. You must pay the monthly fee even if you've stopped using the phone, or have been cut off for not paying your bill. There are fees for calls and usually fees for joining, changing or cancelling your contract.

NEVER agree to take out a mobile contract for another person. If they want a phone there are always the pre-paid deals around!

### Advantages

- You could get a free phone.
- The contract might include a number of free calls/text messages or other services as part of your monthly fee.
- Some costs are usually cheaper than pre-paid services.



## Disadvantages

- You are legally locked into the contract. To get out of it will cost you – you'll need to pay off the remaining monthly fees and a huge cancellation fee.
- Changing plans could cost you more.
- If you sign up for a better phone, you might need to extend your contract.
- You could manage to run up a hefty bill, because you didn't realise how quickly these costs add up.
- If you lose your phone you won't get a new one (unless you've paid for insurance), plus you still have to pay your monthly fees.

## Pre-paid phones

You don't need a contract when you have a pre-paid card – this means you pay before you use the phone. It also means you won't have any chance of getting a large bill.

## Advantages

- You can buy a card that best suits your budget – \$20, \$25, \$30 ...
- No bills! Great for working into your budget.
- You will receive reminders on your phone to let you know when you're running out of credits on your card (done through messages or beeps).
- No contracts – so you can stop using your phone whenever you choose.

## Disadvantages

- You have to buy a phone, but you can often get them pretty cheap!
- Some service charges (call rates) might be more expensive than on a fixed term plan, and add up quickly.
- No free calls; however there are various pre-paid packages where you can get discounted options, such as cheap text messages to friends etc.

## No contract

Some phone companies offer a plan where there are no contracts, but you can still have an account with them that you pay monthly. The rates are higher than on a contract, but lower than pre-paid.

## What else should I ask?

- Ask about warranties, especially regarding repairs, replacement and location of technical support.
- Is there insurance for your phone?
- What will happen if your phone is lost or stolen?
- What are the costs to change or break a contract?

# MyStory

## Madison

Madison was very popular, always out and about with her friends! Her mobile phone was ringing constantly, and it rang even more often since she'd started seeing Sean. Sean was between jobs and didn't have a mobile, so Madison couldn't reach him as often as she liked.

Madison had a pre-paid mobile phone, which helped her keep track of her calls, so she thought she might buy Sean one for his 21st birthday. When she went into the shop the manager showed her some pretty cool phones, and told her about a great deal that was on at the moment where they would waive connection fees and allow her to choose a couple of phone covers.

It meant getting a contract, but it was only \$45 per month with free-call credits. So Madison signed the contract and gave Sean a mobile phone for his birthday!

Sean was rapt with it and they kept in contact all the time. When the first bill came in Madison couldn't believe her eyes – it was \$1,200! How could that be? That is impossible, she thought. Madison then noticed that most of the bill was Sean's calls to his mates, so she asked him for some money. Sean told her he didn't have that sort of money, and didn't think their relationship was going anywhere anyway.

Madison phoned her local Financial Counsellor from a pay phone, upset because her phone had been disconnected, she was being threatened with legal action to recover the money, plus she faced huge cancellation fees for both phones.

### What could Madison have done to prevent this situation?

- Kept to her plan to buy only a pre-paid phone for Sean or avoid buying the phone under the terms offered.
- Read her phone contract thoroughly to have a full understanding of what her charges and costs would be.

## Ringtones (and other downloads)

Personalising or customising mobile phones is a big deal! You can download ringtones, wallpapers, logos, songs or videos and turn phone handsets into pocket-sized fashion statements or mini music machines. But you should be careful when listening to or reading advertisements or websites offering downloads such as ringtones.

### Here are a few checks you can make before you SMS. Let them become second nature:

- **Do** find out whether your phone handset is a model that is able to get that latest ringtone or wallpaper.
- **Do** check to see the cost of each download.
- **Do** read carefully to see whether you are getting a one-off download or signing up to a subscription service or 'club'.
- **Do** find out before you subscribe what you will have to do to stop the service.



- **Do** write down and keep the details of the unsubscribe information and the provider's customer service telephone number.
- **Don't** sign up if you're not sure what the costs are.

### Mobile phone tips

- So-called 'free' or 'cheap' phone deals may not be all that cheap after you look into the cost of making calls (and other services). Shop around as prices really vary – get the right deal for your usage.
- Only sign a mobile contract when you have read and understood it. Don't rely on the salesperson's explanation.

If you don't understand, don't sign the contract and get independent advice.

- In case someone else uses your phone you might want to get a bar on international and 'info' services.
- Be clear about the real cost. Text messaging, voice mail and email all cost money and add up quickly.
- Delete any voice mail messages as soon as you've heard them so you don't have to wade through old messages – time is money!
- Try using your phone during off-peak times.







# Banks

“I hear and I forget, I see and I remember, I do and I understand.”

Confucius



## **Choosing a bank account**

When shopping around for a bank account it is difficult to know whether to choose an account that charges up-front fees or one that has a rebate or free transaction limit. If you choose either a rebate or free transaction limit you run the risk of exceeding your limit and could be up for extra bank fees.

The main transaction account features available include:

### **Accounts with rebates or free transactions**

If you are able to keep banking transactions to a few per month, then an account with no or low account-keeping fees and a high number of free transactions could be best suited to you.

### **Packaged deals**

By paying one monthly fee, you receive a transaction account and linked savings accounts.

### **Accounts with unlimited transactions for a set monthly fee**

These accounts allow you the freedom of not having to worry about exceeding your rebate or free transaction limit.

## **Accounts with Visa/MasterCard debit facilities**

By accessing your own funds with a Visa or MasterCard debit card, along with selecting credit and signing for purchase, the transaction will be fee free.



## Hot Tip

Remember to check if you are eligible for a concession account. These basic accounts can mean a lower general transaction fee and also reduce your penalties!





## Bank penalty fees

Bank fees are also known as 'penalty fees' and can be quite costly. Some banks, credit unions and building societies charge fees of up to \$50 when the credit limit is exceeded, a customer is late by one day on paying their credit card, or if the customer does not have enough funds in their account when direct payments are due.

## How to avoid penalty fees

- **Know your account or card** – Be aware of how penalty fees are applied.
- **Know your incomings and outgoings** – Always be aware of payments due out of the account and make sure that there is enough money to cover them.
- When opening an account, choose one with **lower penalties**.
- **Open a basic account** – Concession accounts usually have lower penalties and transaction fees.
- **Unreasonable bank penalties** – If you feel your bank has charged unreasonable penalties to your account, make contact with them as they may be able to reverse the penalties.

CHOICE magazine has put together a tool kit to help you reclaim unfair penalty fees. This tool kit and other helpful information can be found at [choice.com.au/fairfees](http://choice.com.au/fairfees)

# MyStory

## Noah

Noah was out with his friends in Northbridge having some Friday night drinks and made an ATM withdrawal, which meant his account was over the limit by \$5.

Noah was not worried about this as he knew that his pay was due in his account the next day. The next day Noah checked his account and found that he had been charged \$38 as a penalty for overdrawing his account. He was also charged a further \$90 penalty for a 'direct debit dishonour fee'. The direct debit was to his health fund and for his car insurance, both due that same day.

Noah called the bank's customer enquiry line to ask why he had been charged the \$45 fee twice in the same day, especially as his pay would be going through later that day. Noah was not happy with the explanation he received so he decided to write a letter of complaint. One of Noah's friends told him about the CHOICE website. He downloaded a template letter from the site and sent it to his bank to try and reclaim the penalty fees.

### **These fees are unfair:**

The amount of these fees bears no relation to the cost incurred by the financial institution as a result of the consumer's default. For this reason they may be unlawful as well as unfair.

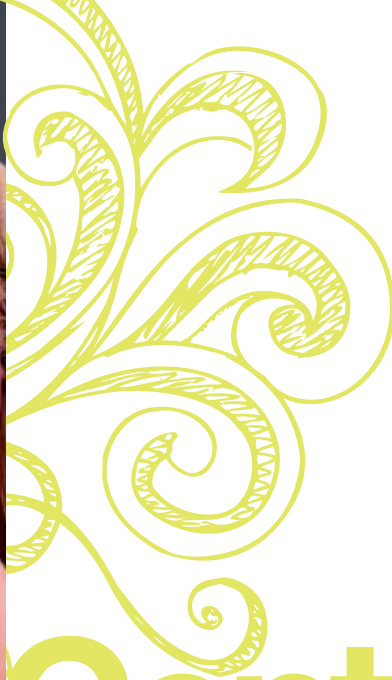
Noah is awaiting a response from the bank.











# Centre Link

“Many people don’t plan to fail,  
they just fail to plan.” *Anonymous*

# MyStory

## Emma

Emma had recently moved into student housing which was close to uni and meant she could reduce a lot of her travelling expenses. Emma had to pay moving expenses and was depending on her Youth Allowance payment to pay one of her outstanding bills and money for food. On completing her move, Emma contacted Centrelink and notified them of her change of address.

When Emma checked her bank account she found that payment had not been made into her account. Upon checking with Centrelink, Emma was told that her payment had been cancelled as she did not return a completed form.

Emma explained that she had recently advised Centrelink of her new address and asked if the form had been sent to the correct address. Centrelink insisted they had not received this and they would not change their decision. Emma decided to lodge an appeal against the decision and contacted the Welfare Rights and Advocacy Service. T: **9328 1751** and visited **wraswa.org.au** to assist with her appeal.

When contacting Centrelink always ask for the person's name, note date/time and reference number.





## Dealing with Centrelink

Centrelink is a large government organisation with over eight million clients. This is why mistakes are sometimes made. You might find the following info helpful to back you up if Centrelink does make a mistake.

- Ensure you have the **right identification** when lodging your first application.
- **Contact Centrelink within 14 days if your circumstances change** – Phoning is usually quicker. Just have your Customer Reference Number (CRN) handy,

write down the name of the person you speak to and a reference number for your conversation.

- **Ensure Centrelink has your correct address** – if you don't respond to a request from Centrelink for info, your payment will be cancelled immediately.
- **Seek advice/info if you get a letter from Centrelink stating that you have been overpaid** – if you don't, the money they say you owe could automatically come out of your next payment. If you don't follow the requirements of Centrelink you might be in breach and lose some of your money.

- **If you're not happy with a Centrelink decision, request a review** – you have three months to ask for a review.
- **If you're still not happy with the review ask for an ARO (Authorised Review Officer)** – the next step is the Social Security Appeals Tribunal, and then the Administrative Appeals Tribunal. You can also get help from the Welfare Rights and Advocacy Service. T: **9328 1751** or visit **wraswa.org.au**



## Services

Centrelink provides a range of services and financial assistance which cater for young people, including those looking for work, studying or training or for those with an illness or disability. If you receive Youth Allowance you may also be eligible for a health care card to assist with saving money on chemist costs, electricity, fares and more.

For more information visit:  
**[humanservices.gov.au](http://humanservices.gov.au)**

## Youth Allowance

Youth Allowance is a payment for young Australians (16-24 years old) who are studying, undertaking training or an Australian Apprenticeship, seeking employment, or who are temporarily incapacitated and unable to work for health reasons.

Centrelink has a list of criteria you'll have to fulfil to be eligible for Youth Allowance, so give them a call on **13 24 90** (Youth and Student Services) to find out more.







## Newstart Allowance

If you are unemployed, Newstart Allowance helps you while you are looking for work and allows you to participate in activities designed to increase your chances of finding work. To qualify you need to be 22 years or over and looking for paid work.

For more information on Newstart Allowance call Centrelink on **13 28 50**.



## ABSTUDY

ABSTUDY is the Aboriginal and Torres Strait Islander Study Assistance Scheme. ABSTUDY is paid to assist Aboriginal and Torres Strait Islander people to stay at school or go on to further studies.

For more information on ABSTUDY call Centrelink on **1800 132 317**.

## Youth Teams

Youth Teams help young people understand and access information on the education, training and employment choices available to them. This can involve further study, apprenticeships, traineeship choices or help getting a job. The Youth Teams also have Social Workers who can help people who are in crisis or facing major problems.

For more information contact Centrelink's Youth and Student Services on **13 24 90**.



## Centrepay

Centrepay is a free direct bill-paying service offered to customers receiving payments from Centrelink. Through Centrepay you can choose to pay bills like electricity, gas and other services by having a regular amount deducted from your Centrelink payment.

There are several ways to start Centrepay deductions.

- Start a Centrepay deduction online using Centrelink's online services.
- Complete a Centrepay deduction form and fill out how much to pay different services. For example, you could pay Synergy \$20 per fortnight and Alinta Gas \$10 per fortnight. When your bills

arrive they will be next to nothing, especially if you work out how much you use each fortnight and put aside enough for this in your budgeting plan.

- Call Centrelink and they can take your application over the phone or register online with the department.







## Helpful hints

- Whenever you call or visit Centrelink make sure you have your Customer Reference Number (CRN) handy.
- Centrelink matches info with the Australian Taxation Office to confirm the income details for you, your partner and your parents.
- Centrelink regularly checks with schools, the Institute of Technology and Universities to confirm that you are enrolled. Your attendance and workloads are included as part of these checks.
- A complete list of things you need to tell Centrelink is on the back of the letters that they send you.
- Keep a photocopy of all forms and info you provide to Centrelink, in case they lose the information or want to ask you about what you wrote.
- Ask Centrelink to stamp your photocopy of the application with the date received – this provides proof of the date of lodgement in case it gets lost in the system.
- Make sure you take all the necessary forms/paperwork to your interview.
- Ensure you are punctual for Centrelink appointments – if you are late (even 5 mins) you may have to re-schedule your appointment, and possibly wait a further 7-14 days.

## Remember

**Centrepay is voluntary and you can change, suspend or cancel your deductions at any time.**







# Tertiary Education Fees

## Financial Assistance

Centrelink can provide financial assistance to students at the Institute of Technology and University. There's a range of financial assistance available including:

**Youth Allowance** – money for young people (usually under 24) including students, apprentices and unemployed. T: **13 24 90** for more info.

**Austudy** – money for full-time students aged 25 years and over. T: **13 24 90** for more info.

**ABSTUDY** – money for Aboriginal and Torres Strait Islanders who are studying or undertaking an Australian apprenticeship. T: **1800 132 317** for more info.

## Institute of Technology fees

Institute of Technology fees are generally paid each semester. The total fee for a course might include a tuition fee, resource fee, enrolment fee and other college-based charges. The enrolment fee covers enrolment however there might also be fees for parking, security passes, etc.

Fees vary from course to course, and concession fees are often available. Resource fees cover the cost of most materials like text books, although you may need to buy more. Some courses have costly resources, like hospitality, art and design, fashion, photography and aeronautics. Check with the Institute of Technology for a ball-park figure before applying. (Look at the 'Cool Contacts' section at the back of the Notebook for contact details.)

- If you're eligible for a concession you'll need to have some proof with you at enrolment.
- You must pay all of your fees at enrolment.
- In cases of special hardship you may pay by instalments (a regular amount over time). However, a deposit to a minimum of \$100 is needed to secure your enrolment.

## University fees

University fees (known as HECS – Higher Education Contribution Scheme) vary from course to course. To find out how much the course you're interested in costs, call the Uni you'd like to attend or check out their website. (Look at the 'Cool Contacts' section at the back of the Notebook for University contact details.)

HECS-HELP is a loan available to eligible students, where the Government pays the loan amount directly to your higher education provider on your behalf. A HECS-HELP debt is recorded for you with the Australian Tax Office, and you can pay this debt off a number of ways.

To find out more about HECS-HELP (Higher Education Loan Program) go online to [studyassist.gov.au](http://studyassist.gov.au)



## HECS-HELP payment options

- Pay your fees up-front and receive a 20% discount.
- Pay at least \$500 up-front and receive 20% discount on the amount you pay, whilst deferring the rest.
- Defer all fees and start paying a set amount each payday when your income is above \$39,825.
- Some courses/unis don't offer HECS-HELP, so you must pay up-front.





## **You will still have to pay HECS-HELP if the following occurs:**

- You don't formally withdraw from a unit (and remain enrolled) on or before the census date (a certain set date).
- You fail a unit.
- You don't attend any classes.

## **What if I'm having difficulties making my payment?**

If it could cause you serious hardship, or there are special reasons, you may apply to the Deputy Commissioner of Taxation in writing to have the amount deferred.

## **What if I need a bit of support?**

The main Universities (like Murdoch, Curtin, ECU and UWA) all offer free counselling to students – for more details go to Cool Contacts List at the back of this Notebook. Most universities offer help with budgeting and financial issues, like HECS-HELP and student loans.

## **Fees – handy hints**

- Remember to check to see if you qualify for concession fees for the Institute of Technology.
- Check out how much it's going to cost before you start.
- Remember to budget for books.

- If you can afford to pay your HECS-HELP fees up-front, it is cheaper in the long run.
- If you are getting an allowance from Centrelink to help you study, you must inform them if your study changes or stops.
- Check out the cost of travel when going to the Institute of Technology or Uni as this could be considerable.
- You might also have to pay for student parking.
- The Institute of Technology, Universities and Uni Guilds offer grants and scholarships to students who fulfil certain qualifying criteria (it's worth asking).







# Credit options

Plastic fantastic!  
Let's go shopping!

All you have to do is swipe your card and it will grant your wish. Credit cards needn't be a bad thing, you just need to have a tight rein over them or they will control you. Remember credit cards are someone else's money you are spending and you will have to pay it back.



### **Important info for you to know**

- Try and pay off the whole balance by the due date, not just the minimum amount, otherwise it'll take forever to pay off.
- Fees and charges can apply for annual card fees, cash advances, going over your limit, not meeting minimum repayments or late payments.
- Withdrawing cash from a credit card usually attracts interest from day one (even if the card has an interest-free period).
- Don't buy things you can't afford – you'll be paying for what will seem like forever, plus interest! Is it really worth it?
- Shop around for the best card – take into consideration things like how many days are interest-free, the interest rate, fees and

### **Beware of minimum payments**

As the holder of a credit card you will be required to make a minimum repayment each month. This is usually only a fraction of your outstanding balance, often as low as 2.5% or \$25 for every \$1,000 owed. When you spend \$1,000 and only make the minimum repayments, you will end up being required to pay interest on debt. The following shows just how this debt can blow out into an 11 year loan.



do they have any reward programs or student rates.

- Keep your credit card limit as low as possible to stop you from being tempted to spend up big.
- If someone has an extra card attached to your card, you are responsible for all payments on both cards.



## How \$1,000 turns into an eleven year loan

If you pay \$25 off:

- About \$13 pays interest and;
- Just \$12 comes off the debt.

By paying only the minimum balance, it will take you more than 11 years to pay off the \$1,000 debt.

This means that it will cost you around \$860 in interest. If you are unable to pay your credit card off in full each month, work on paying more than the monthly repayment. By making a regular monthly payment of \$50 you will have the \$1,000 debt paid off in 2 years.

## Uninvited credit card increase offers

Have you ever received a letter offering to increase the limit of your credit card?

If you are unable to pay off your balance in full each month it would be wise to reject these offers. A higher credit limit would allow you to get into more debt and you would have to pay a lot more interest.

Check that you're not living beyond your means. You might still be able to afford minimum monthly repayments on your card, but consider how long you'll owe this debt for and the extent of interest over time.

From 1 July 2012 credit card issuers are no longer allowed to send you invitations to increase your credit limit without first getting your agreement. This applies to existing and new credit cards.

## Use your credit card to save bank fees

Instead of withdrawing cash to make purchases, use your credit card with interest-free days to make purchases. At the end of each month, pay off your credit card in full by the due date using just one of your free bank transactions.





## Credit card tips

- Interest rates and fees vary so **shop around** carefully.
- Make sure you **understand the terms** of the credit card contract.
- Keep a **close watch** on any credit card **spending** as it happens (write down what you spend so you know how much you'll have to pay). Don't wait for a statement to come, as this could be too late to avoid a deep financial hole.
- **Check each statement carefully** for errors and try to pay the whole balance of the account each month to avoid interest adding up.

- Closely monitor the **interest rate** you are paying and shop around for cheaper alternatives.
- Go to Cannex [www.canstar.com.au](http://www.canstar.com.au) to **compare credit cards**.
- Be aware that **higher credit limits** also make it easier to get further into debt.
- **Don't get another credit card** to help pay for the one you have.
- **Interest can add up quickly** on balances left unpaid each month.

## Debit cards

Visa and MasterCard can provide the flexibility of a credit card without the risk of sinking into debt.

If you're the kind of person who struggles to control your credit card debt each month, a debit card could be for you. Debit cards have all the functionality of credit cards – you can make purchases online or over the phone – but only let you spend money you actually have.

The difference is the money for these payments is drawn directly from your savings or transaction account, rather than as credit from the bank. This means you can monitor your account balance and see exactly how much money you have left to spend.



## Interest free

### Interest-free deals

Interest-free deals are often advertised for whitegoods, computers and furniture. There is no interest charged, provided you repay the borrowed amount within the period of time set by the shop.

So in a way it's like lay-by, except there's a hefty fee if you can't repay. When you accept one of these deals, be aware you're signing a loan contract. If you don't pay within a certain time, you'll be hit with a very high interest rate (around 25-30%).

The deal may be interest-free but there are charges such as establishment, account keeping, account closure and late fees.

Paying the minimum monthly repayment amount doesn't usually mean you'll have paid everything by the end of the interest-free period!

### Interest-free tips

- Check out the small print, and read the terms and conditions – don't be afraid to ask if you are unsure about something.
- Be aware of the precise date the interest-free period ends and aim to pay off the full amount by this date to avoid paying the extra interest.
- The minimum monthly amount might not be enough to pay the entire amount within the interest-free period – work it out yourself, or get someone to help you work it out.
- 'Interest-free' does not mean 'fee-free'.

## Alert

**In signing up to an interest-free deal you may also be signing to accept a credit card to the same value as the purchased goods.**

They are a convenient way to pay for things if you don't wish to carry cash.

Just remember there are fees attached to operating a debit card.



# MyStory

## Jessica

Jessica had just moved into her new rental apartment with her friends but found after having to pay for bond and rent she was short of funds to purchase an essential fridge and a washing machine.

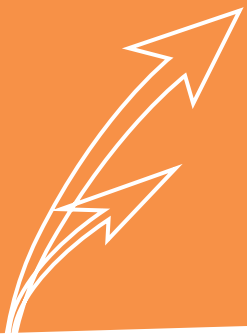
Encouraged by her friends Jessica phoned the local rent to buy store after seeing their advert on television outlining how easy it was and how quickly the goods could be delivered to her. Jessica quickly made arrangements to sign up to a rent to buy scheme with the salesperson only having time to briefly explain the agreement details and monthly rental payments to her as she needed to meet her friends for lunch.

On delivery of the fridge and washing machine Jessica was surprised to find that the items were not new, as she thought the television advert had claimed. Jessica phoned the rent to buy store with the salesperson politely informing her to read the agreement she signed before complaining.

After 18 months of making payments, Jessica was informed by the company that to buy the fridge and washing machine she would have to pay an extra \$1,535 on top of what she'd already paid. All up, Jessica paid the value of her second-hand fridge and washing machine many times over – much more than the price of new ones.

### What should Jessica have done to avoid this situation?

- Before Jessica signed the agreement she should have clarified the products/ goods and confirmed what she would really pay over the period of the agreement.
- Remember, don't buy on impulse.





## Lay-by

Instead of credit cards you might want to use lay-by. Many shops will put goods aside for you while you pay them off. You'll usually need to pay a deposit and then make regular payments to pay off the goods by a certain date.

Lay-by is totally interest-free, but there may be a small \$1-\$3 fee. If a lay-by agreement is cancelled because you failed to honour the agreement, you will lose the amount of money set out in your agreement, but get a refund for any extra amount you have paid.

If you cancel a lay-by agreement, the trader must refund all amounts you have paid except the termination fee.

### Lay-by tips

- Work out your budget to ensure you can make all the lay-by payments by the due dates.
- Check out the shop's lay-by terms and conditions so you are fully aware of what will happen if you cancel the deal or miss any payments.
- Make sure the agreement is clear about what you have bought, how much the total cost will be and the payment arrangements. Don't leave the store without a copy of the agreement signed by you and the seller.
- If you break the agreement by missing a payment, talk to the store ASAP to see whether they are willing to let you continue with the lay-by.



## Rent to buy

You may have seen advertisements on television or in newspapers for 'rent to buy' deals that encourage you to sign up now and have a new or pre-used computer, electrical items or other household goods delivered tomorrow.

If you're short of cash this might seem an attractive option. But it pays to stop and think before taking up this offer.

With 'rent to buy' you rent an item making monthly payments over a set period of years, with a view to buying it at the end, at the discretion of the credit provider.

Despite the amount of money you pay in rental, you do not automatically own the item at the end of the rental period. The item you are renting remains the property of the credit provider and you will be required to return it in good condition at the end of the agreed rental period.

If an item becomes damaged, stolen or destroyed, you will be responsible for all payments as set out in your signed agreement.

At the end of the term of the agreement you may be able to buy the item although, combined with the payments already made, this usually is a very costly purchase.





## Remember

**Payday lenders should be considered only as a last resort!**

### Payday lenders

Payday lenders specialise in short-term finance (less than 60 days), usually for small amounts of money.

They usually lend money to people who cannot access funds through mainstream banks or credit institutions. Examples of these include people on Centrelink benefits, young people, students and the elderly.

Please be aware the annual interest rates charged on these payday loans are very high.

On most occasions the lender does not disclose the fees and interest they charge for their loans before the customer enters the loan contract. This is primarily due to the borrower being desperate to access credit.

Always look for alternative credit, but if you do have to resort to a payday lender always read the contract and ensure you fully understand it before you sign. If you don't understand the contract, don't feel obliged or be forced to sign it.

For further information go to [moneysmart.gov.au](http://moneysmart.gov.au) 'Borrowing and credit'.



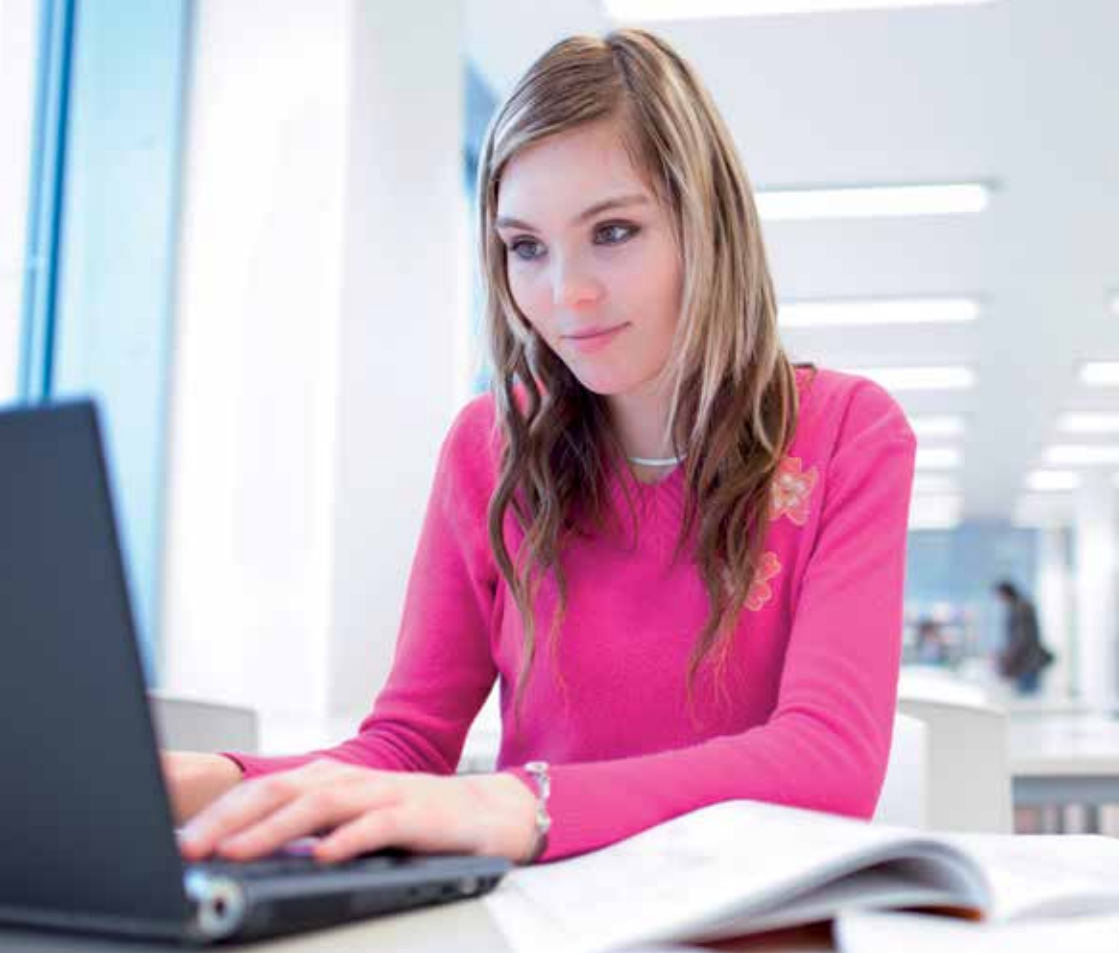




# Credit reports

Most people get credit to buy houses and cars and lots of people make purchases with their credit cards. You don't just get credit; you have to apply for it.

Just as you wouldn't lend money to a stranger, banks and finance companies won't lend you money without knowing something about you.



Today creditors rely on credit reports (along with other information, of course, like who you work for and how much you earn) before they decide to lend you money or not.

**Note:** If you haven't applied for or used credit in the last five years there is unlikely to be a credit file about you.

### **What is in a credit report?**

Be aware that credit reports in Australia can contain negative information about you, including:

- When you haven't paid a loan or an account like a video store account/ credit card/mobile phone etc. and the account was outstanding for over 60 days. (Once it has been listed and you then pay it,

it doesn't come off your record just because you have paid it.)

- Items that are on public record such as court judgments and bankruptcies.

Credit reports include personal information such as your full name, date of birth, address and driver's licence number.



Your credit report cannot include information about your political, social or religious beliefs, criminal records, medical records, ethnicity or sexual preferences.

Credit reports also include information on any applications you have made for credit (whether you got the loan or not).

## How can I get a copy of my file?

Veda Advantage is the main credit-reporting agency in Australia.

You can request a free copy of your credit report by mail, by providing them with personal identifying information to the address below:

Veda Advantage  
Public Access  
PO Box 964  
North Sydney NSW 2059  
or call **1300 762 207**

Further information can be accessed by visiting **[mycreditfile.com.au](http://mycreditfile.com.au)**

## How long are things on my report for?

Credit applications, court judgments and overdue accounts are on your file for five years. Bankruptcies are on file for seven years.

## Could there be a mistake on my report?

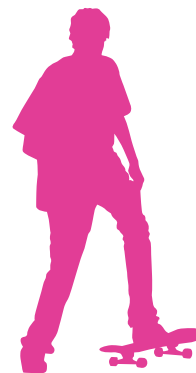
Typical problems that occur are:

- When a default listing has been recorded for more than five years and remains on the file.
- A debt has been paid and was never a default but a default listing appears on the file.
- A default listing appears on a file but it is not your debt. (A default is an overdue account usually over \$100 that has been owed for at least 60 days.)



## Credit report tips

- Get a copy of your report before you apply for a loan or credit so you can check everything first.
- Remember, every time you apply for a loan this is recorded on your credit report.
- Credit reporting databases are used by financial institutions to help decide whether you're a good credit risk – they list information including defaults on payments, bankruptcies and the number of times you've applied for credit. If there's a default on your report, chances are your loan application won't be approved.
- If there's a mistake in your personal details or public record information, contact the credit reporting company and request a correction.
- The Office of the Australian Information Commissioner can deal with all credit reporting complaints. Use the online complaint form at [oaic.gov.au](http://oaic.gov.au) or call **1300 363 992**.



# MyStory

## JOSH

Josh failed to return some videos and he received a phone call from the video shop requesting return of the videos and payment of \$120. Josh ignored the request for payment and went to another video shop. Josh was contacted by a debt collector later that year for a bill for \$175. Josh was confused that this amount had grown by so much and disputed the debt at first, but paid it when he received the third notice.

Three years later Josh applied for credit to purchase a car that he required for his new job as a salesperson. Josh was dismayed when his loan was refused on the grounds that he had a listing on his credit report from the video shop from three years ago.

Josh contacted Veda Advantage for a free copy of his credit report to be posted to him, which confirmed that the video shop had listed as an overdue account, and even though he had paid the account it would remain on his record for another two years.

Josh could request the video shop to update his credit report to reflect that the account had been paid in full.







# Contracts and guarantors

A credit contract sets out all your rights and obligations about a loan or credit card.

The law requires that most loan contracts contain certain information about how much you are borrowing, the interest rate, fees and charges, and in many cases the total amount you will have to pay back.

It is vital that you read and understand a contract before signing it.



Contracts often seem full of boring information, so always take the contract away and get advice if there is anything about the terms and conditions that you don't understand.

Remember, you also sign contracts, which are legally binding documents, for renting a property, entering into a mobile phone contract and buying a car from a dealer.

Don't feel pressured into signing something you don't understand. You will usually have to stick to the contract whether you have read and understood it or not!

## **Information that you should know about loans**

### **Fixed interest**

This is a set interest rate that doesn't change throughout the term of the loan. You often cannot pay extra towards these sorts of loans without fees being charged. Interest is usually set at a lower rate than a variable loan. You will be aware of how much you will pay in total on the loan, and you won't have the worry that payments could rise.

### **Variable interest**

The lender you borrow money from is able to raise or lower the interest rate on the loan/credit card, which means you won't be able to work out the total

amount to pay. You can, however, pay more on your loan without incurring any fees, so that the total amount of interest you end up paying is a lot less.

### **Secured loan**

The lender has taken a mortgage over your car or house. If you can't repay the loan the lender can sell the car or house to recover the debt, without taking you to court first.

### **Unsecured loan**

A lender cannot recover and sell your property if you don't pay an unsecured loan, unless they take you to court first.





## Remember

If you are under 18, you are not allowed to enter into a contract by law unless it is for a necessity of life such as housing!





## What questions should you ask yourself?

### Do I really need this loan?

Or are there other available options, like saving for a less expensive car?

### Can I afford the loan?

Look at your budget. You should not pay more than 35% of your income on the loan. You should also not assume that a lender will refuse to lend you money if you cannot afford to make the repayments.

### Have I shopped around?

This gives you time to consider your options, compare prices and get more info.

## What questions should you ask the lender?

- What's the total amount that will be repaid? That is, how much is it all up?
- What is the interest rate on the loan? Is it fixed or variable?
- Is the loan secured?
- How long will it take to repay the loan?
- How much are the loan repayments and how often do I have to make them? Can I make additional repayments and are there fees attached?
- Do I have to pay for any insurance? If so, shop around for the best price.
- If I pay out the loan early, is there a fee?
- If I miss a repayment, does the interest rate increase?
- Are there extra charges? Like loan maintenance, paperwork, late fees, etc.
- What happens if I'm unable to repay the loan, or if I experience short-term financial problems?
- Will I save on interest if I pay the loan fortnightly or weekly?



# MyStory

## Emily

Emily had been talking to her older sister Rebecca about the number of credit cards she had and the financial struggle she was having in meeting only the minimum monthly payments. Rebecca was overwhelmed at the extent of the debts her sister had accumulated in just over two years. Rebecca encouraged her sister to apply for a personal loan to consolidate her debt.

After attending an appointment with her bank, Emily consolidated her debts, cleared all her credit cards and was now required to make just one payment a month to cover the personal loan. Emily was amazed how easy it was to overcome her financial problems.

Financial pressure was lifted and Emily had more money available to spend each fortnight. Emily began to receive credit card applications in the mail guaranteeing approval. The temptation was too much and before Emily knew it she was back to having two more credit cards, plus a personal loan for \$20,000 to repay.

### **What should Emily have done? (rather than listen to her sister)**

Emily should have contacted her local Financial Counsellor for an appointment, who may have been able to assist with:

- Working with Emily to review her financial situation and develop a budget that could assist with reducing excessive use of credit cards and general spending.
- Explaining to Emily that while the personal consolidation loan was a good option, it was still important to make larger repayments than the minimum amount required each month. That way, the term and interest paid on the loan would have been greatly reduced and before she knew it Emily would have been debt free.

## What is a joint loan?

A joint loan (or debt) is a loan that both you and the co-borrower or joint borrower have to pay. The co-borrower is the person with whom you have borrowed money. A joint loan means that both of you owe the entire loan. This means that if the co-borrower stops paying, the lender can try and get the outstanding money in full from you.

## Questions you should ask yourself?

- Am I getting some benefit from taking on responsibility for the loan?
- Can I afford to or do I want to pay the loan if the other person doesn't pay?
- Is there another option?

## Common myths about joint loans

### I only owe 50% of the loan – FALSE

If the contract says liability is joint and several, you owe the entire loan. If the loan is for \$10,000, both borrowers owe \$10,000. This doesn't mean the lender can collect the loan twice! It means the

lender can choose to collect it from you or the co-borrower until the whole debt is repaid.

### The lender must go after both borrowers – FALSE

The lender can go after one or all of the borrowers. So if you are a co-borrower on a loan and the other borrower nicks off, the lender doesn't have to find that person. They can choose just to go after you for the money and commence court action against you.

### I am not a co-borrower but I can be held responsible for the loan if I am living with/ married to the person who got the loan – FALSE

Being in a relationship doesn't automatically make you responsible for debts. You are only responsible for your own loans, joint loans and loans for which you are a guarantor.



## Guarantors

A guarantee is where you promise to repay the loan of a person who borrows money, if that borrower can't or won't pay. So if Mum or Dad is a guarantor on your loan and you stop paying for whatever reason, they will have to pay the entire amount outstanding, plus interest, fees and charges.

A guarantor might become liable for someone else's debt if:

- A court judgment orders the borrower to pay.
- The court lets the people you owe money to not go to court against the borrower.



- The borrower is bankrupt or has fled and can't be found.

This means that if Mum, Dad, a carer, a friend/ partner guarantees your loan and you can't pay, they can be sued and could even lose their house!

If you require a guarantor to secure a loan it may be prudent to reconsider the loan application.

### **Contract tips**

- It is recommended that you get a copy of your credit report before applying for a loan, to ensure there are no listings that would affect your chances of getting a loan.

- Don't sign the contract if you don't understand the wording.
- Don't sign the contract if you are unsure whether you should enter into one.
- If you believe someone has pressured you into signing something against your will, get advice.
- Always check the statements the company sends you, showing the payments you have made. If there are any problems, call the lender immediately.
- Keep all paperwork in a safe place (and don't forget where that is!)







# Buying your first car

## Before you start shopping

Think first ‘Do I really need a car?’

Is catching one or two taxis a week or using public transport an alternative? It may cost less than registering, insuring and maintaining a vehicle. By using public transport you save on petrol, parking, maintenance and someone else is worrying about the traffic.





## Up-front costs

### Financing the Car

Don't sign to buy a car before finance is organised, because if the finance falls through, you still legally have to buy the car.

You don't have to get finance from a car dealer. If you do get finance, watch out there are no 'balloon payments' in the contract – meaning, you have to pay a lump sum at the end of your loan.

If you need to get a loan for a car, consider doing so BEFORE you buy the car. That way you'll probably get a better interest rate, plus, you can work out how much you can afford to spend

on buying a car. Remember to allow for ongoing costs.

### Transfer fees and stamp duty

These are one-off costs when you first buy the car. You have one month to pay this or you could be fined.

## Ongoing costs

### Registration

This is a fee payable to the government to be paid six monthly or annually. Cost is approximately \$300-\$700 per year depending on what car you own. Remember that car registration third party insurance only covers damage to persons – it DOES NOT cover damage to the other car or yours.

## Petrol

This could be quite a lot if you need to travel long distances, or if you have a petrol-guzzling V8.

## Maintenance

Servicing your car and paying for repairs can be costly.

## Have you ever wondered how much it costs to run a car?

The RAC website [rac.com.au/Motoring](http://rac.com.au/Motoring) can estimate how much it should cost you per year to own a car, and can help you choose the right car to suit your budget.



## **Insurance – what sorts are there?**

### **Fully comprehensive**

This is protection for your car, property and any other car you might damage. Make sure you read and understand the terms and conditions of the insurance policy. Remember you will not be covered for incidents such as drink-driving.

### **Third party**

If you damage another car the insurance company will cover the cost of the other car, but not your car. Check out the terms and conditions of the policy. With third party insurance you can also get fire and theft options. Remember, your car rego third party insurance doesn't cover damage to your car or any other car, only damage to persons.

# MyStory

## Adam

Adam lived in the country and bought a Holden SS Ute. It was red and fast – like everything in Adam’s life, including signing the car loan. Adam was surprised to find a bill of \$1,500 for his insurance for the upcoming year. He thought he’d paid car insurance for the term of the loan, not just the first year.

Adam had a job as a brickie’s labourer, but the owner of the business had to lay him off due to a lack of work and as a result he could not afford to pay his car insurance.

Adam was on his way to play football in a neighbouring town and took a turn on a gravel road and rolled his ute. Adam was not hurt, but his vehicle was a write-off. He rang the finance company, only to find out that he’d breached his contract by not having his car fully comprehensively insured.

They told him that he was liable for the whole amount outstanding, and they were demanding payment of the full amount owing immediately! Adam didn’t understand what was happening and had no idea how to get out of this mess!

### How could Adam have avoided this situation?

- Taken time to consider if he really needed to buy the ute.
- Considered could he afford the repayments and the costs of keeping the ute on the road given his income.
- Taken time to fully read the terms of the car loan before signing and if he didn’t understand the detail, ask to take it with him to have someone explain it fully to him.

Unfortunately Adam has now had to negotiate repayments on the full amount of the loan for \$15,000 for which he is likely to be paying for some time.





## Insurance tips

- Always inform the insurance company about your previous driving history, eg. fines and accidents. Failure to keep the insurer informed will void your policy.
- If you can't afford the high cost of fully comprehensive insurance and your vehicle is under \$5,000 value, opt for third party insurance. The cost for fully comprehensive insurance is around \$500-\$2,500 per year depending on things like your age, car type and driving history. Third party insurance can be around \$150 per year.
- Remember, under the terms of a secured loan on your car you are required to have fully comprehensive insurance.
- Beware of paying an excess on a car insurance accident claim. Often when you're a younger driver and you have an accident that is your fault, you will usually have to pay a high excess (around \$600-\$1,500!)
- Make sure you have a cover note before you drive the car you've just bought. A cover note covers the car insurance in case of an accident until they send you a bill and you make payment.

## Finding your wheels

There are two main ways to buy a car – either privately or through a dealer. For further information contact the Department of Commerce on **1300 304 054** or at **commerce.wa.gov.au** 'Consumer Protection'; 'Consumer Rights'; 'Cars, Boats and Motorbikes'.



## Buying privately

- Look at the classifieds so that you know a fair price for the model of car you want.
- Although cars are often cheaper privately than from a dealer, you don't get a warranty.
- Take someone with you who knows about cars when searching for the right car and take your time.
- Make sure there is no money owing on the car by checking the Personal Property Securities Register **ppsr.gov.au**  
There is a fee of \$4.00 to access this information online.

Why? Because if the previous owner owes money to their finance company, the company could take the car and you'd lose your money. To do a check you will need the vehicle identification number (VIN), and/or chassis number.

- You might want to check with the police that the car hasn't been stolen.
- Never drive an unregistered vehicle – you won't be covered for vehicle damage or if you injure anyone.
- Search for car prices and values on **redbook.com.au**







## Buying from a dealer

- Before you test-drive a car check that you won't be liable if you have an accident. Check that the dealer has comprehensive insurance, and that it covers people under 25 years.
- Ensure you understand what is covered by the warranty, if the car comes with one, as not all do – if you're unsure, call the Department of Commerce on **1300 304 054**.
- Make sure you read and understand the conditions and terms of the contract. If unsure, take an unsigned copy of the contract away with you and get someone else to look at it – don't be pressured into signing until you understand the contract fully.
- When negotiating, get every claim/promise in writing.
- Ensure that all conditions of the sale that are 'subject to' are written into the contract eg. subject to written finance approval from XYZ bank.
- Ensure blank spaces on the contract or conditions that do not apply are crossed out, initialled and dated by you and the dealer.
- Don't sign ANYTHING until you're absolutely sure, as you can't change your mind and ask for a refund.
- Don't feel pressured into paying a holding fee, as you will lose this if you don't buy the car. If you do pay one make sure the paper is marked 'holding fee deposit'.
- You don't need to sign anything for the car dealer to hold the car.
- If you are not prepared to buy the car, do not sign an 'Offer to Purchase' or 'Contract to Buy' as these are legally binding and you cannot change your mind about the purchase.
- Always get a copy of whatever you sign before you leave the car yard.



## Car checks

- Whether you're buying privately or through a dealer it is worth doing a few checks. Check the date of manufacture of the car matches the compliance plates found in the engine bay. Also ensure that the licence details and other vehicle identification match.
- If you think you've settled on the car you want to buy, it may be worthwhile to have RAC check the vehicle for mechanical and roadworthiness, which costs around \$214.00 – \$431.00, depending on the car. This could save you buying further problems.
- Check the car is licensed and when it's due to expire.

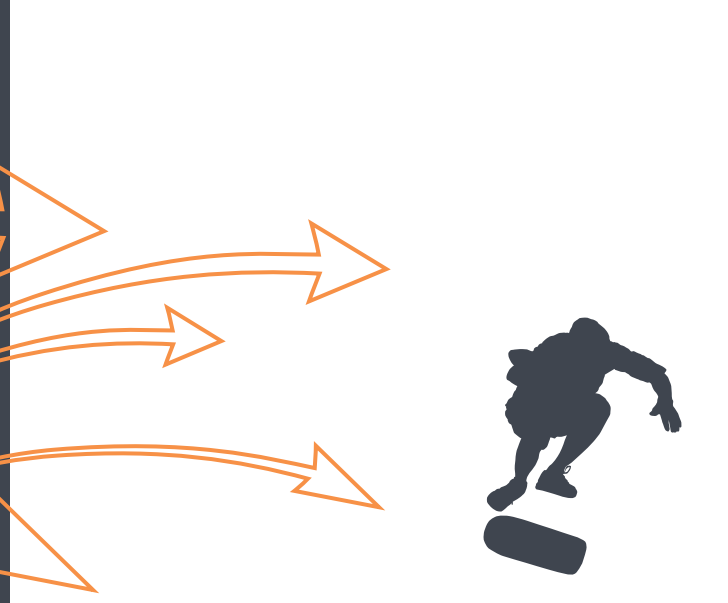
## Helpful tips

- Never buy a car you've only seen at night.
- Never sign up for a loan just because it's quick and easy – organise the loan before you buy a car.
- Is the rego about to run out? If so allow for this expense, or try and negotiate a lower purchase price of the car.
- Check the oil. Not just the level, but also the appearance. If it's thick black treacle, or you can see water globules, BEWARE – this could indicate major (and expensive) repairs ahead.



- When the engine is hot, have another look under the bonnet. Look for new oil around the engine block or evidence of other fluid leaks.
- Check tyres, paintwork and rust. Rust should be checked under the boot mat, floor mats, bottom of doors and around the engine – this could mean expensive repairs!
- While you're driving, check in your mirror for any excessive blue/black smoke; if any is visible, it's not a good sign.
- Stop on a hill, then move off. If the car shudders this could mean clutch or gearbox problems (or that you're out of practice with those hill starts!) Repairs of this nature would be expensive.
- Ensure all lights and accessories work (eg. air-con, wipers, power windows, brake lights, indicators, radio and central locking).
- Ask for the radio's PIN if it has one.
- **drive.com.au**, **carsales.com.au** will help you to search online for new and used cars – privately, by dealer or auction. Plus, it will give you an estimate of what a particular car is worth.
- Before deciding whether to go with an insurer, read the policy carefully. Understand how much excess is payable for certain claims ('excess' is the amount you must pay when you make a claim).





# Moving out

## What will it cost you to move?

Freedom! Or is it?

You might be free from your folks, but remember you're now responsible for providing for yourself. If you work out a budget before you move out, you'll know what you can afford.





## Up-front costs

If you've found an agent/landlord who will approve it, it's cheaper to move in with other students or friends to share costs. Ensure you share the costs and formulate house rules before you move in together. BEWARE of those who could do a runner! Here are some of the up-front costs you will be facing when you move into a new place:

- **Bond:** No more than four weeks' rent if your rent is less than \$500 per week. Check with Department of Housing whether you're eligible for Bond Assistance on **9476 2444** or **dhw.wa.gov.au**.

- **Pet Bond:** This is up to \$260, if they approve of you having pets.

- **Two Weeks' Rent in Advance:** Department of Housing may assist with this as part of the bond loan. Call 9476 2444 for more info.

- **Furniture:** Unless you're lucky enough to find a place that's already furnished.

- **Removalist Costs:** If your family/friends can't help.

So as you can see, that's a whole lot of money – and you'll only get your bond back when you move out if the place is still in good condition (see 'Property Condition Report' for more details).

## Ongoing costs

- **Rent:** Usually weekly or fortnightly (check with Centrelink whether you are eligible to receive rent assistance). Ensure you get a receipt every time you pay.

- **Water Consumption:** Usually paid by you and occurs every six months. Try and negotiate for the landlord to pay half if you have to maintain gardens.

For further information, **commerce.wa.gov.au** 'Consumer Protection'; 'Housing and Accommodation'.



- **Electricity:** Due every two months (you are entitled to a rebate of the service charge and connection fee if you have a pension/health care card).
- **Gas:** Due every three months – no discount and also a connection fee.
- **Phone Bills:** There are ways of separating the phone bill with codes and getting the bill monthly. Talk to your phone company for suggestions. Never put the bill in your name and rely on your mates to come to the party with the cash when the bill is due.

## Property condition report

It's important to have one of these if you want to get back as much bond as possible. The report lists what is in the home and outside, how clean it is and if there is anything wrong with it (eg. torn flyscreen, stained carpet, marks on walls). The landlord/agent normally provides the report.

Make sure everything is listed – if anything has been missed, add it on and give a copy to the landlord/agent. Take photos if possible, and date them. If you don't receive a report, fill in your own and get a copy of it back to your landlord/agent ASAP.

If the landlord/agent won't sign this, get an independent person to do so. This can all help to get your bond back when you move out.

## Rights

To get a handle on your rights and the rights of landlords/agents, contact the Tenancy WA on **9221 0088**; country **1800 621 888** or visit [tenanthehelp.com.au](http://tenanthehelp.com.au). You might need to know how you can end your lease early and the cost involved in doing this, what a fixed or periodic agreement is, or how often the landlord/agent can inspect your property.



## Important info

- Anyone whose name is on the lease can be evicted and forced to pay the unpaid rent – it doesn't matter who didn't pay their share.
- Everyone who signs the lease is 'jointly and severally liable', meaning everyone is responsible.
- Make sure you understand your rent contract before signing.
- Make sure everyone is on board with the idea that paying the rent comes first – no matter what!
- Make sure you know the full cost of moving into a property, including the bond, two weeks' rent in advance etc. before signing the contract.
- Remember even though you have paid two weeks' rent in advance on moving in, you are required to maintain this advance in further rent payments.





# MyStory

## Kaitlin

Kaitlin and Samantha were really looking forward to their upcoming freedom. At last they were able to move in to their own rental. It was close to the shops and possible employment, and best of all it was within walking distance of their local nightlife. Kaitlin volunteered to put the lease in her name as she had just secured a full-time job. Samantha was still looking for work and promised Kaitlin that a job was just around the corner.

With only basic furniture to start with, Samantha encouraged Kaitlin to take on a rent to buy package for a fridge and washing machine.

Months went by and Samantha still didn't have a job. Kaitlin struggled to maintain her friendship with Samantha, due to having to cover the majority of the living expenses.

In continuing to try and manage, Kaitlin maxed out her credit card but was unable to meet the substantial rent arrears that had accumulated.

The landlord at this stage had enough and threatened to take action.

Through constant arguments between them over money problems Samantha decided that she had had enough and moved back home while Kaitlin informed the landlord that she would also prefer to leave.

The landlord was not sympathetic about the outstanding rent, or the fact that they still had six months to go on their lease!

The landlord continued to take action against Kaitlin as she was the one who had signed the lease.

### **How could Kaitlin have prevented herself from getting into this situation?**

- Kaitlin should have thought more thoroughly about the responsibilities she was taking on and included Samantha on the lease, or alternatively rented on her own in a property she could afford.
- Before signing an agreement to rent, she should have completed a budget to see what she could actually afford.









# Scams

Unfortunately, scams and rip-offs are becoming more and more commonplace, especially those targeting young people. Scam offers can come in the form of letters, emails, phone calls and text messages.



Always be careful of promises of quick financial gain. It may be a scam if:

- It comes out of the blue.
- It sounds like a quick and easy way to make money.
- It tells you there is almost no effort and no risk.
- It sounds just too good to be true – remember, it usually is!!!

## Some 'top' scams

### Internet Scams

These days there are heaps of scams circulating via the internet and email. A clever website may look like the real thing, but the claims can be false. Treat unsolicited emails the same way you would junk mail.

### How to avoid internet scams

- Remember, in cyberspace people are not always how they seem.
- Don't give your personal details, credit card numbers or bank account numbers to anyone you don't know or haven't checked out.
- Just because a site looks impressive, it doesn't mean the company is, or that it even exists.

### 1800/1900 Phone Number Scams

You might receive an SMS or letter in the post offering you some free service, product or holiday if you text or call a particular number. If you call or text one of these numbers you run the risk of paying huge SMS or call charges, and may get a shock when you receive your next phone bill!

### Other Scams

- Employment scams.
- Home employment opportunities.
- Lottery scams.
- Pyramid selling schemes.
- Door-to-door scammers and more ...



## Remember

In cyberspace people are not always how they seem.





## Protection against scams

- Saying 'no' at first is the best defence; you can always say 'yes' later on if the offer is safe.
- Seek more information and independent advice; in other words, do your homework.
- If in doubt, contact ACCC **scamwatch.gov.au**  
T: **1300 795 995**
- If you receive what you think is a scam, delete it, hang up or destroy it.

## Be aware when shopping on the net

- Avoid traders who will not give contact names and addresses.
- Check you have either email or telephone contact details of the person with whom you are dealing.
- Check the refund and returns policy.
- Check that all costs are clearly displayed, including delivery charges, taxes and exchange rate conversion.
- Print out a copy of your order before you send it.
- Check that the web address starts with https before typing in credit card details – the "s" means it's a secure site e.g. https://www...
- If experiencing problems shopping online, visit the Telecommunications Industry Ombudsman website **tio.com.au**.

# MyStory

## Ashley

Ashley was well known by her friends to be a party girl, with many young men paying attention to her when she was out and about. After recently moving to another job in the city, Ashley was keen to purchase a new mobile phone to be able to accommodate her lifestyle.

On her way to work after a very enjoyable late night out Ashley received a text message from an unknown person flirting with her. Ashley thought this must be from one of the guys she had spoken to briefly last night. Ashley was flattered by this message and out of curiosity she replied, asking who it was, and ended up engaging in a lengthy SMS exchange without ever finding out who it was.

Ashley continued this anonymous SMS relationship for the following weeks until she received her monthly account for her phone, only to find out that she had been charged a high rate both for messages sent and sometimes charges for messages received as well.

### **How could Ashley have prevented herself from getting into this situation?**

- Ashley should have completely ignored the text message, as the sender did not identify themselves. By continuing to reply to the caller, this left her vulnerable to excessive charges.









# Identity theft

“You don’t deserve a higher salary merely by needing more, but only by being worth more.”

Source Unknown



## Tips to ensure internet security

Identity theft has become a rampant problem as thieves develop more ways to get hold of private and confidential credit card information. Making purchases online has become commonplace but there are many criminals out there waiting for you to slip up so they can get at your personal information. Online banking fraud is on the rise and there are a number of ways you can protect your credit card and bank accounts if you transact over the internet:

- Keep your computer secure and the access to it.
- Don't send credit card or account details by email.
- Reject any email that asks you to follow a link to a website and input account details for verification – even if the website looks authentic, it's probably a fake.
- Make sure you log out of your online account when finished – especially at work, libraries and internet cafes.
- Deal only with established and reputable merchants.
- Only make payments to secure websites. Look for the padlock symbol in the bottom-right of your browser and click for details.
- If using a new site, do business first in a small way.
- Check your accounts and report discrepancies immediately.
- Ignore the “remember my password option” on banking and shopping sites.
- Change your password on a monthly basis.
- Contact your bank immediately and cancel any card that has been used fraudulently.
- Read a company's privacy policy before buying online.



## Remember

Deal only with established and reputable merchants.

## ATM

### How to use an Automatic Teller Machine (ATM) and EFTPOS more securely

- Only use an ATM in an environment where you feel comfortable. Be aware of your surroundings and of people who may be loitering near the ATM.
- Be prepared to make your transaction and have your card ready when you approach an ATM.
- Be careful that no one can see you enter your PIN at the ATM and stand directly in front of the ATM to minimise the chance of your transaction being watched.
- Don't leave your cash, card or anything else behind after you complete your transaction. Take your receipt with you as your record of the transaction.
- Do not count or display any money you receive from the ATM. Put your money into your pocket or purse immediately and count it later.
- If the card reader on an ATM is obstructed or has a device protruding from it, do not use the ATM and notify the financial institution of the problem.
- If anything about an ATM or other equipment appears unusual, do not use it. Fraudsters have been known to use fake equipment to steal cards or capture PIN details.
- When entering your ID, PIN or password, ensure no-one can see your actions. Be aware of the location of security cameras and mirrors that may allow others to observe you.







## EFTPOS

- Always cover your hand with your other hand when entering your PIN.
- Ask yourself if you trust the person or trader who you are handing your card over to.
- Keep your credit or debit card in sight during any transaction.
- If you are in a shop and the assistant wants to swipe your card out of your sight, or in a second machine, you should ask for your card back straightaway and either pay with cash, or not make the purchase. If you think you have seen a card skimming scam, you should contact your bank immediately.

- EFTPOS receipts should be kept secure and sighted for verification of the transaction. Destroy immediately if not needed.

## Credit and debit card protection

- Keep your credit card and debit cards safe. Do not share your personal identity number (PIN) with anyone. Do not keep any written copy of your PIN with the card.
- Check your bank account and credit card statements when you get them. If you see a transaction you cannot explain, report it to your bank immediately.





# MyStory

## Brittany

Brittany was on her way home from work and needed some money so she dropped into the local convenience store. Brittany was in a hurry to catch the next train and quickly entered in her PIN into the store's ATM and withdrew \$150. Brittany didn't notice anything unusual about the ATM and was only keen to meet her boyfriend later that night.

The following morning Brittany received a call from the fraud team at her bank asking if she was in South America the previous night and had withdrawn a large amount of money.

The bank informed Brittany that someone overnight had made multiple withdrawal transactions of all of her wages that had previously been credited to her account. Brittany confirmed that she had not been overseas the previous night and told the bank that she had only withdrawn \$150 at 5.30 pm.

The bank advised Brittany that it sounded like someone had tampered with the ATM and that her card had been skimmed. Brittany was distressed at how easy it was to lose money to scammers as she had never even heard of this type of scam before.

Fortunately for Brittany, the bank reimbursed the funds into her account the following week.

Brittany is now very careful what ATM she uses and has made her friends aware of the dangers.

# Financial counselling services



If for any reason you may already be experiencing financial problems there are free and confidential Financial Counselling Services available to assist you. Financial Counsellors can provide you with information concerning your rights and responsibilities regarding the following:

**Advocacy** – act on your behalf to uphold your rights and effectively communicate in dealing with private and government organisations as well as creditors.

**Negotiations** – assist you to reach amicable repayment arrangements with your creditors.

**Debt Recovery** – explain the debt recovery process and help you determine the most appropriate course of action.

**Bills** – explain your options if you are unable to pay.

**Budgeting** – develop budgeting plans and help you gain financial management skills that will enable you to take control of your finances.

**Housing** – provide information and assistance to address private and public housing issues.

**Referral** – if you require a service that the Financial Counsellor is unable to provide, a referral can be made to an appropriate service.

To contact a local Financial Counsellor go to **financialcounsellors.org/public** and enter your suburb in the 'Find a Counsellor' section.

If for some reason you are unable to access your local Financial Counsellor there is the free call Financial Counselling Hotline **1800 007 007** that may be able to assist you.



# Cool contacts



## Accommodation and homeless support

### Crisis Care

24 hr information, referral and advice on available hostel and refuge accommodation.

T: **9223 1111** or  
**1800 199 008** (Freecall STD)  
**dcp.wa.gov.au**

### Homeless Helpline

Provides assistance to access emergency accommodation.

T: **1800 065 892**

### Salvation Army Care Line

Information, referral and advice.

T: **1300 363 622**

### Crossroads West – Oasis House (Mirrabooka)

Medium to long-term accommodation for 15-18 yrs. Placement through Department for Child Protection and Family Support.

T: **9328 1600**

### Ebenezer Homes

Crisis and transitional accommodation for young women 15+ yrs. Provides meals, support, counselling, referral and welfare services.

T: **9247 1330**

### Youth Futures WA Inc

24 hr crisis accommodation for 15-19 yrs, transitional accommodation program, emergency relief, drug education and support.

T: **9300 2677**

After hours crisis line

T: **9307 4520**  
**youthfutureswa.org.au**

### Mission Australia – Youth Accommodation and Support Service

Provides 24 hr crisis accommodation for 15-18 years, and transitional accommodation for 16-24 yrs.

T: **9329 4480**

### Department of Housing

This Department covers public and community rental housing.

T: **9222 4666**  
or **1800 093 325**

### Tenancy Advice Service

Community legal centre funded to provide quality advice and information to residential tenants.

T: **9221 0088**  
**tenanhelp.com.au**

### Welfare Rights and Advocacy Service

Provides information, advice, advocacy and referral in regard to Government agencies.

T: **9328 1751**  
**wraswa.org.au**

### Foundation Housing Limited

Links people to accommodation and support services.

T: **9227 6480**

## **Alcohol and drug services**

### **Alcohol and Drug Info Service**

24 hr confidential telephone service providing info, counselling, referral and advice to anyone concerned about their own or another's alcohol /drug use.

T: **9442 5000**

Country: **1800 198 024**

Online directory of alcohol or drug services  
[dao.health.wa.gov.au](http://dao.health.wa.gov.au)

### **North Metropolitan Community Drug Service**

The service has both a prevention and treatment focus that can be accessed by individuals, families, and the local community.

T: **9246 6767**

### **Youth Futures WA Inc**

Provides drug education, support programs and many other services.

T: **9300 2677**

After hours crisis line

T: **9307 4520**

[youthfutureswa.org.au](http://youthfutureswa.org.au)

### **Drug and Alcohol Youth Service (DAYS)**

Provides young people and their families with access to a comprehensive range of alcohol and other drug services.

T: **1300 651 329**

### **Mission Australia Youth Withdrawal and Respite Service**

A free and confidential service for young people wanting to manage their withdrawal from alcohol or other drugs in a safe and supportive environment.

T: **1300 651 329**

### **Teen Challenge WA**

Residential drug and alcohol rehabilitation for 16 + in a residential setting.

T: **9246 5777**

[teenchallengewa.org.au](http://teenchallengewa.org.au)

### **Aboriginal Alcohol and Drug Service**

A service which aims to help Aboriginal people with drug and alcohol issues in a holistic and culturally appropriate manner.

T: **9221 1411**

### **Hope Community Services**

An interdenominational Christian organisation, working as a professional agency in the drug and alcohol arena.

T: **9497 9498**

[hopecommunityservices.org.au](http://hopecommunityservices.org.au)

## **Complaints**

### **Financial Ombudsman Service**

A free service to sort out any problems between you and any finance service providers.

T: **1300 780 808**

[fos.org.au](http://fos.org.au)

### **Superannuation Complaints Tribunal**

A free and independent service to help sort out any superannuation fund problems.

T: **1300 884 114**

[sct.gov.au](http://sct.gov.au)

### **Telecommunications Industry Ombudsman**

A free and independent service helping to sort out any complaints you might have about telephone or internet service providers.

T: **1800 062 058**

[tio.com.au](http://tio.com.au)

### **Department of Commerce**

Provides free advice to consumers about their rights and responsibilities in business transactions. Also provides advice about the rights and obligations of employees and employers.

Consumer Protection

T: **1300 304 054**

Labour Relations

T: **1300 655 266**

[commerce.wa.gov.au](http://commerce.wa.gov.au)

### **WA Industrial Relations Commission**

T: **9420 4444**

Country: **1800 624 263**

[wairc.wa.gov.au](http://wairc.wa.gov.au)

### **Tenancy Advice Service**

Community legal centre funded to provide quality advice and information to residential tenants.

T: **9221 0088**

[tenanthelp.com.au](http://tenanthelp.com.au)

### **Insurance Ombudsman Service**

A free service to help sort out disputes between you and your insurance company regarding home, car and other insurance you might have.

T: **1300 780 808**

**fos.org.au**

### **Welfare Rights and Advocacy Service**

Provides information, advice, advocacy and referral in regards to Centrelink issues.

T: **9328 1751**

**wraswa.org.au**

## **Education and training**

### **Department of Education**

Provides information on education for young people.

T: **9264 4111**

**education.wa.edu.au**

### **Youth Pathways**

Helps at-risk young people complete school and go on to further education.

T: **1800 635 035**

**youthpathways.dest.gov.au**

### **Apprenticentre**

Provides information on Apprenticeships and Traineeships – hands-on training programs where you are paid to learn!

T: **13 19 54**

**dtwd.wa.gov.au/employeesandstudents/  
apprenticentre**

### **The Department of Training and Workforce Development – Career Centre**

The Career Development Centre can help you decide on the job, training or career path that's right for you.

T: **9224 6500**

Freecall: **13 23 98**

**careercentre.dtwd.wa.gov.au**

### **Department of Training and Workforce Development**

Provides information on training and employment

T: **6551 5000**

**dtwd.wa.gov.au**

### **West Coast Institute of Training – Joondalup**

Find out what WCIT is all about, what courses are available and much more.

T: **1300 134 881**

Joondalup Campus

T: **9233 1755**

**westcoast.wa.edu.au**

### **Edith Cowan University Joondalup**

General Enquiries

T: **13 43 28**

Student Central

T: **6304 2000**

**ecu.edu.au**

### **University of Western Australia**

General Enquiries

T: **6488 6000**

Student Admissions

T: **6488 2477**

**uwa.edu.au**

### **Curtin University of Technology**

General Enquiries

T: **9266 9266**

**curtin.edu.au**

### **Murdoch University**

General Enquiries

T: **1300 687 3624**

**murdoch.edu.au**

### **The University of Notre Dame**

General Enquiries

T: **9433 0555**

**nd.edu.au**





## Employment services

### Department of Commerce – Wageline

Provides info about wages, employment conditions and workplace agreements.

T: **1300 655 266**

**commerce.wa.gov.au**

### Employment Directions Network

T: **9300 3322**

**employmentdirections.net.au**

### Youth Futures

Youth Connections helps people aged between 15 and 21 who face personal and social barriers to employment, education or community participation.

T: **9300 2677**

The following websites provide information on job vacancies, résumé and interview tips, covering letters, and basically everything you need to know to get yourself the right job!

**jobsearch.gov.au**

**seek.com.au**

**careerone.com.au**

**mycareer.com.au**

**monster.com**

## Financial info

### Centrelink

Visit **centrelink.gov.au** for a complete list of contact numbers for financial services.

### Financial Counsellors Association of Western Australia (Inc.)

Financial Counsellors offer a free and confidential service which provides information about possible ways of dealing with financial problems.

T: **9325 1617** to find your nearest Financial Counsellor

**financialcounsellors.org**

Freecall Hotline: **1800 007 007**

## Social Security Appeals Tribunal

The Tribunal is the first level of external review of decisions made by Centrelink about social security, family assistance, education or training payments.

T: **1800 011 140** (freecall)

## Edith Cowan University Student Guild

Emergency Financial Assistance and Loans

T: **9370 6609**

## University of Western Australia

Student Financial Aid Office

T: **6488 3547**

## Curtin University of Technology

Curtin University Student Assistance

T: **9266 2900**

## Murdoch University

Murdoch Student Loan Fund

T: **9360 6084**

## Veda Advantage Limited

T: **1300 762 207**

**mycreditfile.com.au**

## HECS-HELP – Higher Education Loan Program studyassist.gov.au

## Cannex Australia

Find interest rates and compare best home loans, credit cards, savings accounts, and insurance – updated daily!

**canstar.com.au**

## Counselling and support services

### Lifeline WA

Lifeline is a 24 hr confidential phone counselling service, across a range of issues including relationship and family concerns, mental health concerns, loss, violence, addiction, suicide prevention and much more.

T: **13 11 14**

**[lifelinewa.org.au](http://lifelinewa.org.au)**

### Kids Help Line

Free, confidential, 24 hr telephone and online counselling service for young people aged between 12 and 25 years.

T: **1800 551 800**

**[kidshelp.com.au](http://kidshelp.com.au)**

### Youth Focus

Provides support/counselling for young people aged 12-18 yrs who are suicidal/self-harming.

T: **6266 4333**

**[youthfocus.com.au](http://youthfocus.com.au)**

### Centrecare

Centrecare provides a variety of support services for young people, throughout Perth.

T: **9325 6644**

**[centrecare.com.au](http://centrecare.com.au)**

### Kinway

Provide a confidential counselling service for individuals, couples, families and children who are concerned about their relationships.

T: **9400 7200**

### Relationships Australia

Provide an extensive range of services including family and relationship counselling.

T: **1300 364 277**

**[relationships.org.au](http://relationships.org.au)**

### Aboriginal Alternative Dispute Resolution Service

Help Aboriginal and Torres Strait Islander people sort out conflicts through support and mediation.

T: **9264 6150** or

Freecall: **1800 045 577**  
**[department.dotag.wa.gov.au](http://department.dotag.wa.gov.au)**

**[department.dotag.wa.gov.au](http://department.dotag.wa.gov.au)**

### Domestic Violence Legal Unit of Legal Aid

Assists women who are experiencing domestic violence.

T: **9261 6222**

Infoline: **1300 650 579**  
**[legallaid.wa.gov.au](http://legallaid.wa.gov.au)**

### Sexual Assault Resource Centre

A free 24 hr, 7 day emergency service for any person over 13 years who has experienced any form of unwanted sexual contact or behaviour.

T: **9340 1828**

Freecall from landlines:  
**1800 199 888**

### University Counselling

Free counselling by qualified counsellors is available to students of the following universities (by appointment only):

Murdoch University

T: **9360 2293**

Curtin University

T: **9266 7850**

University of Western Australia

T: **6488 2423**

Edith Cowan University

T: **9370 6706**

### WOMEN'S Healthworks

Counselling, health education, medical clinics and support groups for women.

T: **9300 1566**

**[womenshealthworks.org.au](http://womenshealthworks.org.au)**

## Legal services

### Youth Legal Service

Legal advice and financial counselling for people up to the age of 25, as well as representation for under 18s.

T: 9202 1688

[youthlegalserviceinc.com.au](http://youthlegalserviceinc.com.au)

### Legal Aid – Youth Law Unit

The Youth law team represents people under 25, runs legal advice sessions by appointment on civil, criminal and family law matters, and provides a free Duty Lawyer service.

T: 9261 6293

[legalaid.wa.gov.au](http://legalaid.wa.gov.au)

### Community Legal Centres Association (WA)

Gives free advice, info and referrals regarding loans, contracts and any credit/ financial institution problems.

T: 9221 9322

[communitylaw.net](http://communitylaw.net)

### Aboriginal Legal Service

Legal advice and representation for Aboriginal and Torres Strait Islander people.

T: 9265 6666 or 1800 019 900 (freecall)

[als.org.au](http://als.org.au)

## Volunteering

### Volunteering Western Australia

Can help you find volunteer positions in your area.

West Perth

T: 9482 4333

Joondalup

T: 9400 4734

[volunteeringwa.org.au](http://volunteeringwa.org.au)

### Australian Volunteers International

Short-term (8-12 weeks) assignments overseas for 18+ yrs. A great way to increase your professional skills and experience, and contribute something to a community in need.

T: 1800 331 292

[australianvolunteers.com](http://australianvolunteers.com)



# City of Joondalup

# Cool contacts



## Youth financial counsellor

Free, confidential information to all residents about financial issues including:

- Mobile phone contracts
- Centrelink
- Housing
- Credit cards, contracts and banking
- Managing your money and budgeting
- Bills

Referrals to other appropriate services.

For further information or an appointment please call **9400 4234** or visit [joondalup.wa.gov.au](http://joondalup.wa.gov.au)

## Youth services

The City co-ordinates a range of events, activities, programs and services for young people aged 12 to 18 years.

Our programs are designed to:

- Enhance life skills and create opportunities for young people
- Build self esteem
- Increase communication skills
- Support and empower young people
- Showcase the talents of young people

For all Youth Services enquiries please call **9400 4225** or visit [joondalup.wa.gov.au](http://joondalup.wa.gov.au)

# Extract sources



**ASIC** – [moneysmart.gov.au](http://moneysmart.gov.au)

**Buying your first car** – [commerce.wa.gov.au](http://commerce.wa.gov.au)

**Centrelink** – ‘Dealing with Centrelink’ – [humanservices.gov.au](http://humanservices.gov.au)  
– [uwa.edu.au](http://uwa.edu.au)

**Commonwealth Bank** – [commbank.com.au](http://commbank.com.au)

**Comparison of credit cards** – [creditcardfinder.com.au](http://creditcardfinder.com.au)

**Contracts/Guarantors – Moneymanager internet site** – [moneymanager.com.au](http://moneymanager.com.au)

**Credit Cards CCLC (NSW)** – [financialrights.org.au](http://financialrights.org.au)

**Credit reports** – [asic.gov.au](http://asic.gov.au) and [oaic.gov.au](http://oaic.gov.au)

**Fido/credit cards** – [asic.gov.au](http://asic.gov.au)

**Financial Counselling** – [financialcounsellors.org](http://financialcounsellors.org)

**Internet security** – [moneymanager.com.au](http://moneymanager.com.au)

**Job info** – [employment.gov.au](http://employment.gov.au) and [workskill.com.au](http://workskill.com.au)

**Kids Helpline** – [kidshelp.com.au](http://kidshelp.com.au)

**Mobile phones** – [cbs.sa.gov.au](http://cbs.sa.gov.au)

**Moving out** – [commerce.wa.gov.au](http://commerce.wa.gov.au)

**NAB Bank** – [nab.com.au](http://nab.com.au)

**Scam Watch** – [scamwatch.gov.au](http://scamwatch.gov.au)

**Institute of Technology/Unis** – [studyassist.gov.au](http://studyassist.gov.au)

**University of Western Australia: Director Legal Services Office**

**Youth Affairs Council of Victoria Inc: Communications Officer**



# Survey Form

We want to know what you think about “My Money My Life”. What could have made it better? What could have been included that wasn’t? Any other ideas and suggestions would be gratefully appreciated.

Fill out this questionnaire and return to:

Financial Counselling Service  
City of Joondalup  
PO Box 21  
Joondalup WA 6919

**Where did you get a copy of “My Money My Life”?**

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**1. What do you think of the Notebook overall?**

Very Good    Good    Not so Good

**2. Was the information helpful in explaining financial issues?**

Yes, a lot    Yes, a little    No

**3. Do you think this information may assist you in the future?**

Yes, a lot    Yes, a little    No

**4. Do you know where you could get more information should you need it?**

Yes    No

**5. Do you know where to get help?**

Yes    No

**6. How was the design and layout of the Notebook?**

Very good    Good    Not so good

**Did you find the Notebook useful?**

All of the time    Some of the time    Not at all

**7. What was the best part of the Notebook?**

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**8. Anything else you would like to say?**

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*City of*  
**Joondalup**

**T:** 08 9400 4000

**F:** 08 9300 1383

Boas Avenue Joondalup WA 6027

PO Box 21 Joondalup WA 6919

**[y-lounge.com.au](http://y-lounge.com.au)**

This document is available in alternate formats upon request.



Government of Western Australia  
Department of Local Government and Communities

**Department of Local Government  
and Communities**

Gordon Stephenson House

140 William Street, Perth WA 6000

**T:** 6551 8700

**E:** [youngpeople@dlgc.wa.gov.au](mailto:youngpeople@dlgc.wa.gov.au)

**[dlgc.wa.gov.au](http://dlgc.wa.gov.au)**