

The **Financial Literacy and Support Program**

offers free and confidential one on one sessions with individuals who wish to better manage their personal finances. The financial literacy worker can assist with providing the right tools for you to take control of your personal finances, this may include;

- Budgeting
- Discussing financial concerns or difficulties e.g. bills, debts
- Understanding financial products i.e. bank accounts, interest rates
- Debt and consumer credit
- Money saving ideas
- Your rights and responsibilities



**Start your
financial fitness
plan TODAY**

Financial Counsellors are qualified professionals who provide free and confidential financial counselling services to people who are experiencing financial hardship. They can provide information and options to overcome your financial situation and advocate on your behalf to your creditors and other private or government organisations.

Handy money management websites Stay on Track

www.caseynorthciss.com.au/resources

Money Smart - assists people to make smart choices about their personal finances

www.moneysmart.gov.au

Moneyhelp - 1800 007 007

www.moneyhelp.org.au

Financial Ombudsman Service

www.fos.org.au

If you would like to make an appointment to see the **Financial Literacy Worker** or a **Financial Counsellor** please contact;

Casey North Community Information & Support Service Inc.

Phone: (03) 9705 6699

Email: lhansen@caseynorthciss.com.au

www.caseynorthciss.com.au

Visit: 1/90-92 Victor Cres
Narre Warren 3805



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Interpreter Service
Available 131 450





Budgeting
Savings
Money
Loans
Debt
Wages
Credit
School fees
Income
Rent **Finances** **Bills**
Utilities **Taxes** **Rego**
Super **Mortgage** **Insurance**

What is Financial Literacy?

For better or worse, money and personal finances are an integral part of our lives.

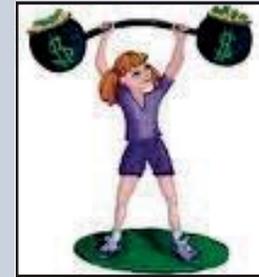
We have to deal with money related issues on a daily basis, from buying bread to paying bills, there is no avoiding it.

Being **FINANCIALLY LITERATE** means being able to make the right decisions in regards to your personal finances. It means being able to understand how money affects your life and how to manage your money in order to make informed decisions that will ultimately benefit you and your family. It's easier than you think, keep reading to find out....

Financial Literacy facts?

If you are financially literate you are more likely to;

- ⇒ Achieve your financial goals than those who are not.
- ⇒ Experience reduced stress and anxiety around money issues
- ⇒ Find it easier to budget and save
- ⇒ Successfully manage your money
- ⇒ Have a sense of control and feel empowered, enabling you to make more informed financial choices
- ⇒ Be more confident discussing and understanding bank and bill jargon
- ⇒ Plan financially for the future
- ⇒ Be more aware of financial scams
- ⇒ Understand debt and how to stop the cycle of debt



How do I become Financially Fit?

- ⇒ One of the first steps toward becoming financially fit is to start a **budget**.
- ⇒ A budget can give a snapshot of where your money goes or sometimes where it's not going!
- ⇒ Ensure that your expenditure does not exceed your income, in other words spending less than you earn.
- ⇒ Avoid ignoring bills, a good idea is to pay your bills on a regular basis e.g. fortnightly payments is a great way to stay on top of them.
- ⇒ Address debts and fines, don't be afraid to negotiate a payment plan
- ⇒ If debts are making it hard to budget, maybe consider seeking assistance from a financial counsellor.

Struggling to make ends meet? Not sure where your money goes every fortnight? Would you like to have more control over your personal finances? If you answered yes to any of these questions, make an appointment to see our Financial Literacy worker - see back for details

