



Paying Bills

Bills can make life really stressful if we don't manage them well. A great way to manage your bills is as part of a budget – Refer to Budgeting Tips info sheet.

Some of the types of bills we have are;

- gas
- electricity
- water
- phone/internet
- mobile
- rates
- Childcare/kinder fees/school fees
- Car rego, insurance

You don't have to wait to receive a bill every few months before paying it.

A great way to manage your bills is to pay by instalments as per your pay cycle eg: if you are paid fortnightly, pay your bills fortnightly.

You can do this yourself or organise a payment arrangement. You can ask your provider to set you up on a fortnightly payment plan.

You can do this for almost any sort of bill. If you are not on a payment plan you can just make payments yourself or put money aside.

Payment options for your bills;

- Online banking, automatic transfers eg via Bpay
- Payments over the phone eg via Bpay
- Post office
- Centrepay
- Direct debit

Problems paying your bills?

Don't ignore the problem, get help as soon as you can

- Contact the company to discuss payment options
- Ensure all concession entitlements have been applied to your accounts i.e. gas, electricity, water, rates, car registration
- If you are experiencing ongoing financial difficulties, ask to speak with their hardship department
- Contact a Financial Counsellor for assistance-they provide a free and confidential service

Handy contacts and information over page

Casey North Community Information & Support Service Inc.

www.caseynorthciss.com.au

Ph: 9705 6699

Casey North is a crisis and support agency located in Fountain Gate providing programs and services to residence of the City of Casey.

They have Financial Counsellor's who are qualified professionals providing free and confidential financial counselling services to people who are experiencing financial difficulties.

Financial Counsellor's can provide information and options to assist you in overcoming your financial situation and advocate on your behalf to creditors and other private or government organisations.

Financial Counsellor's aim to empower you, providing you with the knowledge, skills and tools to successfully manage your personal finances.

MoneySmart

www.moneysmart.gov.au

Great money management website - calculators, tools and tips to help you make the most of your money.

Moneyhelp

www.moneyhelp.org.au

Ph: 1800 007 007

Provides free, confidential and independent financial counselling advice to Victorians who are experiencing financial difficulty.

Financial and Consumer Rights Council Inc (FCRC)

www.fcrc.org.au

Ph: 9663 2000

The Financial and Consumer Rights Council Inc (FCRC) is the peak body for Financial Counsellors, Consumer Rights Workers, and other advocates of vulnerable consumers in Victoria.

Department of Human Services

www.humanservices.gov.au

Ph: 132 468

A booklet is available from Department of Human Services called 'A Guide to Centrelink Concession Cards'. There are concessions available to assist you in paying water, gas, electricity and rates.