



Free Apps – Money Management



MoneySmart financial calculator

Get instant calculations for your mortgage, interest free deals, loans & super. Personal finance tools from MoneySmart.gov.au



TrackMySpend

Track your personal expenses on the go with this easy-to-use app from MoneySmart.



Money Health Check

This free MoneySmart app helps you check if your finances are under control, with simple steps to improve any gaps.



Financial Literacy

Financial Literacy is a quick, easy to use application which aims to help educate individuals of all ages about different aspects of personal finance management.



Skype

Talk to anyone else on Skype, anywhere in the world for **free** with a Skype-to-Skype call. www.skype.com . Can be downloaded to your PC or as an app to your smartphone, iPad or android tablet



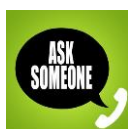
Viber

Viber lets you call or text to anyone in the world who is also on Viber for **free**. Download the app to your iPhone, smartphone, iPad or android tablet.



MyShopRights

MyShopRights was developed by Consumer Affairs Victoria, helps you with your refund, warranty and lay-by rights while you're shopping, or any time. www.consumer.vic.gov.au/shopping/myshoprights-app



Ask Someone

This app has been designed to help you, or someone you know who has experienced family violence in any form, or used violence against a family member, seek free professional support and information 24/7. www.asksomeone.org.au/apps

Financial abuse is a form of family violence.