

## What not to do

Don't go silly. The temptation of having a handful of cash can be overpowering. If you feel you 'have to spend it today' slow down a bit. Write a list. Talk about it as a family. Work from a decision not an impulse.

Don't go berserk on buying Christmas presents. There is a point where enough is enough. Buy better quality rather than more. Buy things that you and your kids will actually use and enjoy.

Don't buy a cheap car. Cheap cars cost a lot of money in the long run and are more expensive to run.

Don't give all the money to the kids. You get money because you have kids not for your kids.

## Serious Debts

If you have serious debt problems we strongly recommend that you talk to a financial counsellor before you spend the money to help you work through your debt. Financial counsellors can be located through your local community centre or legal centre.

When the money has come and gone, if you have nothing to show for it because it has been tossed away on alcohol, gambling or drugs maybe it is time to recognise that there is a problem. If you would like to talk about it, we can arrange trained counsellors to talk to you about any of these issues without any cost to you.

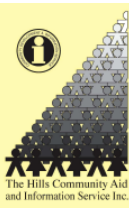
*Remember, if it sounds too good to be true it probably is!*

If you are having trouble managing your finances, help is available through these free services.

Organisation	Phone
<b>The Hills Community Aid and Information Service</b>	9639 8620
<b>Parramatta Mission</b>	9891 2277
<b>St. Vincent de Paul</b>	
Merrylands	9633 5433
Blacktown	9622 3839
<b>Salvation Army</b>	
Parramatta	9891 4526
Blacktown	9622 3108
Windsor	4577 8927
<b>Parramatta's Moneycare</b>	9633 5011
<b>Lifeline Western Sydney</b>	9891 6212
<b>Credit and Debt Hotline</b>	1800 808 488
<b>Mortgage Assistance Scheme</b>	1800 806 653
<b>Community Aid and Information Centre Blacktown</b>	9621 5788



The original leaflet was a creation of  
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## What to do with the Federal Governments Economic Security Strategy Payments

In December the Rudd Government is distributing more than ten billion dollars to stimulate the economy. Some of it may end up in your hands.

Here we are offering some suggestions on how to use it wisely.

## The Hills Community Aid and Information Service Inc.

390 Windsor Road  
Baulkham Hills NSW 2153

Phone: (02) 9639 8620 Fax: (02) 9686 3100  
Email: enq@hca.org.au Web: www.hca.org.au  
ABN 15 602 757 218

Our Services include:

- Community Information and Referral
- Learning in the Hills - adult education
- Community Bus
- Community Development Projects
- The Hills Red Cross Telecross Service
- Volunteer Work and Training
- One to One Support Group
- Tax Help
- Emergency Relief Program
- Budget Guidance
- Northwest No Interest Loan Scheme

The federal government is about to put millions of dollars into circulation by putting it in the pockets of aged pensioners, disability support pensioners, and families on Parenting Payment A. The amounts are quite substantial.

If you are on the -

- Age Pensioners;
- Disability Support Pensioners;
- Carer Payment recipients;
- Wife and Widow B Pensioners; Partner, Widow and Bereavement Allowees;
- Veterans' Affairs Service Pensioners;
- Veterans' Income Support Supplement recipients;
- Veterans Affairs Gold Card holders eligible for Seniors Concession Allowance;
- Those of age pension age who receive Parenting Payment, Special Benefit, or Austudy; and
- Eligible Self Funded Retirees holding a Commonwealth Senior Health Card (CSHC) you will receive a lump sum payment of \$1,400 to single pensioners and \$2,100 to pensioner couples.
- Families who receive Family Tax Benefit (A); and
- Families with dependent children who receive Youth Allowance, Abstudy or a benefit from the Veterans' Children's Education Scheme payment will receive a one-off payment of \$1,000 for each eligible child in their care.
- People who are receiving Carer Allowance will also receive \$1,000 for each eligible person in their care.

[http://www.pm.gov.au/media/Release/2008/media\\_release\\_0550.cfm](http://www.pm.gov.au/media/Release/2008/media_release_0550.cfm)

We don't want to tell you what to do but we do want to offer some suggestions.

### Get your rent up to date

Accommodation is the most important thing. If you are behind in your rent use some of the money to bring your rent up to date. Remember, up to date means two weeks in advance!



### Electricity, gas and phone

The electricity and gas bills come in regularly and some times catch us unprepared. Pay off the current bill and even pay a bit extra to put you in credit. If you are having Centrepay deductions keep these going and build up a credit for next winter.

You can do the same with your gas and phone bill. Wouldn't it be great to pay off next winters big gas bill now and have more money in your pocket then!

### Pay your other bills

If you have other regular bills or outstanding small amounts get them paid off next. You'll feel better for it.

If you have large debts that you are struggling to pay off we recommend that you talk to a financial counsellor. Don't rush out and hand all your money over to your creditors, even if they are demanding it from you. There are some contact details on the back page for people you can talk to.

### Food

It is Christmas, well almost. So stock up the cupboards. Splash out a bit. Get some nice things to eat for Christmas and stock up for the rest of the holidays. Buy things that you will actually eat and buy things that will last. Hungry kids and long school holidays are no fun!



### Pay off your Lay-bys

Don't take out any more lay-bys. Pay off the ones you've got. Your kids will be happy with what you have already put aside for them, they don't need any more junk. You know that and, deep down inside, they do too.



### Whitegoods

Having some extra dollars in your hand is the best time to look at buying a new fridge or washing machine. If your old fridge is not working properly it may even be bumping up your electricity bill - you can save future money by investing in a new fridge!

Are the seals gone on your fridge? Don't buy a new one, get the seals fixed.



### School Uniforms

If you know you have a need for new school uniforms next year buy them now. This is a great opportunity to show your kids how much they and their education mean to you. Shirts, shorts, skirts, shoes will probably all need buying in the new year. It would be silly to splurge now and struggle then.