

Cheap Entertainment



- Get DVDs and CDs out from a library instead of hiring them.
- Use your concession card to get discounts off ticket prices at the movies, museums and other venues.
- Hit the outdoors—go on camping holidays, visit national parks, climb a mountain or go to the beach.
- Cheap Tuesdays for pizza, dvd hire and movies.

Increase your income



- Turn your hobby into a business—sell crafts, art, foods, clothes or curtains.
- Start a small business with low set up costs. eg lawn mowing, home party sales, ebay shop
- Take in a border, room mate or international student.
- Make sure you are getting all the Centrelink entitlements you're entitled to.
- Get a tax help volunteer to help you do your tax return so you may legally deduct everything you can.

Local Affordable Food Outlets

Sowers: 29 Lamington Rd, Mango Hill (Tues-Fri 9am to 12pm)

World Harvest: 53 Telegraph Rd, Bald Hills (Weekdays 9am—4pm)

Crisis Help

Encircle

(Pine Rivers Neighbourhood Centre)
865 Gympie Rd, Lawnton Q4501
07 3889 0063

Pine Rivers NILS



No-interest loans up to \$1200 for essential items (to people on low incomes and have the capacity to repay)

Financial First Aid

CAP (Christians Against Poverty): 1300 227 000
Lifeline Financial First Aid: 1300 370 255
Lifeline Financial Counselling
Chermside: 3624 2400
Caboolture: 5428 4200

Savings Tips





Make the most of your concession card

Concession discounts apply for:

- Electricity, natural gas & water
- Car Registration
- Public Transport
- Council Rates
- Medical Aids and Spectacles, Pharmacy
- Kindergarten Fees
- Tafe Courses
- Movies and entertainment
- Check your eligibility for health care, student and pension cards for additional savings.



Cut down on food costs

- Shop later in the day—mark downs occur around 8pm
- Buy groceries from a community supermarket such as Sowers, North Lakes Pantry or Harvest Food Assist (details on the back)
- Make a shopping list and stick to it
- Limit spending on fast food—its good for the budget and good for your health.
- Make lunches instead of buying them.
- Grow your own fruit and vegetables or buy them from a weekend market
- Don't shop when you feel hungry.
- Buy generic brands
- Gas stoves and BBQ's are cheaper than electric ones.



Decrease your bills

- Use less water in showers, toilets, gardens and swimming pools.
- Turn off lights and appliances when you aren't using them. Turn off appliances at the wall so LED lights don't continue to use up energy. Use energy saving light bulbs.
- Don't use a clothes dryer.
- Set air conditioners at 24°C in summer and use a timer
- Only run the dishwasher and washing machine on a full load
- Bundling phone and internet can sometimes save you cash—but do your research to make sure.



Avoid the traps

- Payday loans have dangerously high interest rates and cause increased debt—avoid them at all costs!
- Get a NILS loan to buy whitegoods instead of renting them. Rent-to-buy schemes can be extremely expensive.
- Overcome your addictions. Get the support you need and it will improve your lifestyle and your bank balance.



Take control of your money

- Do up a budget and stick to it
- Set up banking sub-accounts. Use one for weekly expenses, one for savings and one for bills.
- Avoid bank fees at ATM's—get cash out when making purchases.
- Some banks offer concession card accounts with reduced fees
- Do a local CAP (Christians against Poverty) Money course.
- Make sacrifices on non-essentials.
- Use Centrepay to automatically deduct payments for bills.



Buy and sell second hand goods

- Sell unwanted household items on ebay or have a garage sale.
- Become an online member of "Freecycle"
- Buy items secondhand from local websites, weekend shopper, facebook groups or the Trading Post.
- Cheap secondhand items can be found at St Vinnies, Lifeline, Salvos, Mercy Centre and other charity shops.