

Money Management
Service

Newsletter



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Good News Story

April 2017

Superannuation Success

On a recent visit to Waruwi, Siana was able to help an elderly client who presented with a letter from the Australian Tax Office (ATO) advising they were unable to conduct a lost super search as her date of birth did not match their records.

After speaking with several consultants at ATO we discovered what the problem was - the ATO had the wrong date of birth recorded.

Siana was able to get the ATO to confirm her correct date of birth over the phone using her birth certificate. Then they could do a super search which found two super accounts that our client did not know she had, totaling \$36,000!!

Siana gathered up the clients ID and completed the withdrawal forms and she should receive her funds within four weeks.

Then it was time to discuss how she was planning on spending her money, including planning for some savings as this is the last of her superannuation. She decided to save half and to use the other half to buy a boat for her and her family to go fishing as well as a second hand car for her son.

Our client was so happy to find out she had these lost super accounts and that Siana would send off all the forms and ID for her.

If you are in West Arnhem and want help setting up a myGov account to help find lost super talk to HK next time we are in your community or give us a call on 1800 728 508

Struggling to save?

Here are some useful tips

Save on groceries

- ◇ Go to the shops/look at catalogues and see what is on sale. Go home and plan your meals in advance using the items that were on sale
- ◇ Write a shopping list so you don't forget anything and only buy what's on the list
- ◇ Buy in bulk and only go grocery shopping once a fortnight
- ◇ Don't shop hungry, you tend to buy less this way
- ◇ Freeze left overs and eat later in the week, don't throw any food away
- ◇ Visit websites such as budgetbytes.com for cheap recipes! (The delicious Chunky Beef Stew recipe in this newsletter came from this website)

Save on electricity and water

- ◇ Turn off lights and fans when leaving the room
- ◇ Turn appliances off at the wall when you're not using them
- ◇ Take shorter showers
- ◇ Fix leaks around the house
- ◇ Re-use water wherever you can

Save on bank fees

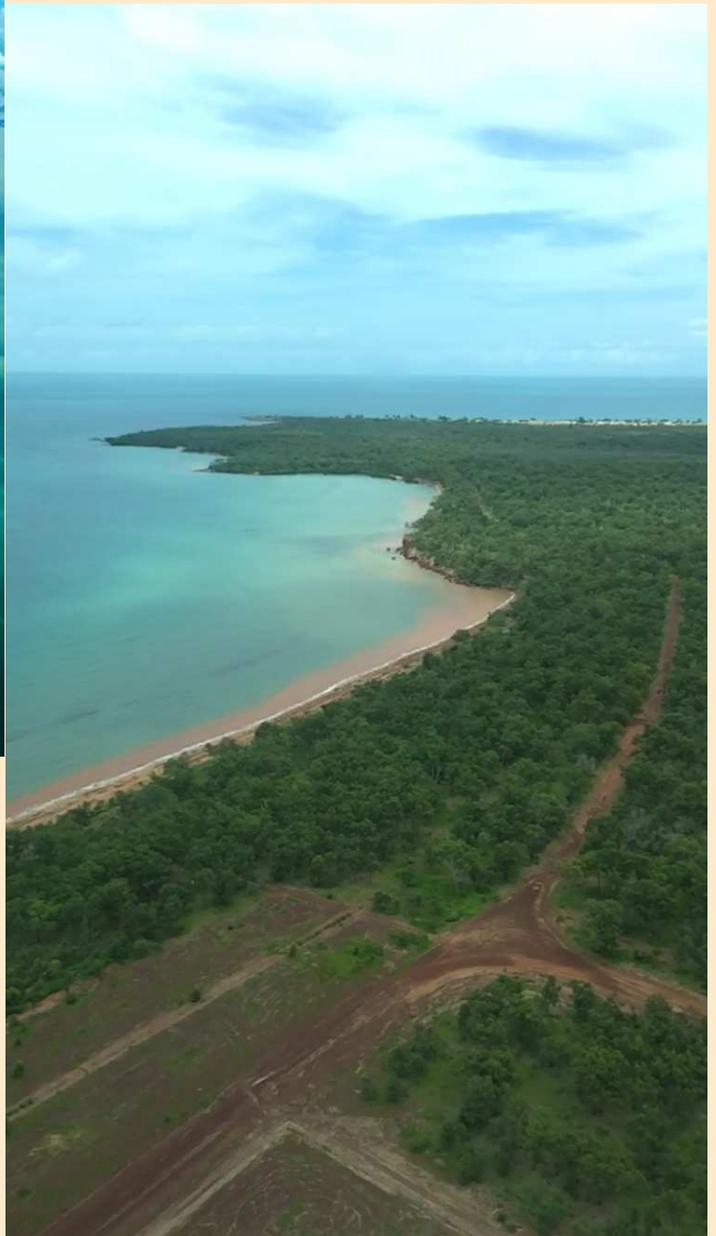
- ◇ Only withdraw money once a fortnight to save on ATM fees
- ◇ Find banks that have the lowest fees and charges (we can help you with this!)

Save money with a friend

- ◇ Its difficult to save when people around you are spending a lot. Find a friend to share saving tips with. You could even have a competition on who can save the most.

Community Visits

Our Money Management Workers get to see the most beautiful views flying in and out of Minjilang and Warruwi!



Community Visits

We visit our communities for one week every month. Subscribe to our mailing list to find out when, or keep an eye on our Facebook page!

<https://www.facebook.com/HKTrainingConsultancy/>

- Jabiru and Manaburdurma
- Gunbalanya
- Minjilang
- Warruwi

Outstations

- Mudgenberri
- Mamakala

Come in and see us in your community for any Money Management or Financial Counseling needs.

Remote Community Visits: April & May 2017

3 - 7 April Warruwi (Veronica)

18 - 21 April Gunbalanya (Veronica & Cameron)

2 - 5 May Minjilang (Veronica)
 Jabiru (Siana & Cameron)

8 - 12 May Warruwi (Siana)

29 - 31 May Gunbalanya (Veronica & Cameron)

Staff News

WELCOME BACK

We are pleased to welcome back Cameron! Cameron brings a wealth of knowledge and experience of not only Money Management but also the communities we work with.

STUDY

We are excited to announce that our General Manager Toni and our Financial Capability Worker Veronica have begun their Diploma of Financial Counselling. Here at HK we continuously strive to increase our knowledge through professional development to better serve our communities.

CONGRATULATIONS

Congratulations to Veronica for graduating from her Certificate IV in Community Services. These skills will benefit our community members and we applaud your commitment to obtaining a well rounded education in this sector.



Like us on Facebook! HK Training & Consultancy.

Money Management Information Sessions

Does your Community want any **training or information sessions** on budgeting, payday lending, rental contracts, superannuation or other money management issues?

If so, give us a call at the office or ask one of the Money Management Workers when they're in your Community next.



Office Open

Need a hand with budgeting, payday lending, rental contracts, loans, superannuation or other money issues?

Come in and visit us at our office or give us a call.

Our office is located at 3/17 Scaturchio St, Casuarina and is open 8am to 4pm Monday to Friday each week, or you can call the team on 8927 2499.

HAVE YOU VISITED OUR WEBSITE?

Head over to www.hkctc.com.au for information on our services ranging from Money Management, Consultancy Services and our Registered Training Organisation . We share Good News Stories, useful websites, and provide access to the Aboriginal and Torres Strait Islander Aged Care Training Resources.

Budget Friendly Recipes



- 500g boneless beef stew meat
- 1/4 cup plain flour
- 2 tablespoons olive oil
- 1 onion
- 4 cloves garlic
- 100g tomato paste
- 3 cups beef broth
- 1 whole bay leaf
- 1 teaspoon dried thyme
- 1 teaspoon dried rosemary
- Fresh pepper
- 3 carrots
- 500g potatoes
- 1 cup frozen peas
- 1 tablespoon Worcestershire sauce
- Cooked rice

Chunky Beef Stew

1. Cut the beef into small bite sized chunks. Add the beef and flour to a small bowl and toss the beef until it is well coated.

2. Heat the olive oil in a large pot over medium heat. When it is hot, add the beef chunks and cook until golden brown and remove. Beef does not have to be fully cooked at this point, just browned on the outside.

3. While the beef is browning, chop the onion into wedges and mince the garlic. After the beef has browned, add the onion and garlic to the pot and sauté it for 2-3 minutes.

4. Add the tomato paste and beef broth to the pot. Stir the pot until all of the browned bits have dissolved off the bottom. Return the browned beef to the pot and also add the bay leaf, thyme, rosemary and pepper. Stir to combine. Place lid on pot and simmer for 30 minutes,

5. Add the sliced carrots, cubed potatoes and peas. Cover the pot again and let simmer for another 15-20 minutes or until vegetables are tender.

6. Stir in the Worcestershire sauce. Add salt and pepper if needed. Serve with rice.