

Money Management  
Service

Newsletter 9



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# Good News Story

August 2016

## *Superannuation Success*

This year we've successfully helped another client, George, release his Superannuation early, as he is no longer able to work due to a permanent injury. He had Total and Permanent Disability (TPD) insurance on his super account and he is now able to access his money. Claiming Income Protection or TPD insurance is a long process and can take up to 18 months. There is a lot of paperwork required from you, as well as your employer and doctors.

So keep this in mind if you or your family members need to stop work due to illness or injury. Go and see your local Money Management worker and they can help you.



## **Struggling to save?**

### **Here are some useful tips;**

#### **Save on Groceries**

- ◇ Write a shopping list so you don't forget anything and only buy what's on the list
- ◇ Plan your meals in advance & add ingredients to the shopping list
- ◇ Buy in bulk and only go grocery shopping once a fortnight
- ◇ Don't shop hungry, you tend to buy less this way

#### **Save on Electricity & 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**

- ◇ Use your own banks ATMs to avoid fees
- ◇ Find banks that have the lowest fees and charges

#### **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



Found these little guys running around Mudginberri, on one of our community visits. So cute!!!!



Cheeky dogs aren't the only thing you have to worry about in Gunbalanya! This horse blocks the entry to the shop.

## Remote Community Visits: Aug & Sep 2016

15 - 19 Aug Warruwi (Sinead)

22 - 26 Aug Minjilang (Veronica & Sinead)

5 - 9 Sep Gunbalanya (Veronica & Toni)

12 - 16 Sep Warruwi (Sinead)



## Goodbye

This month, we said goodbye to our Financial Counsellor Patrick.

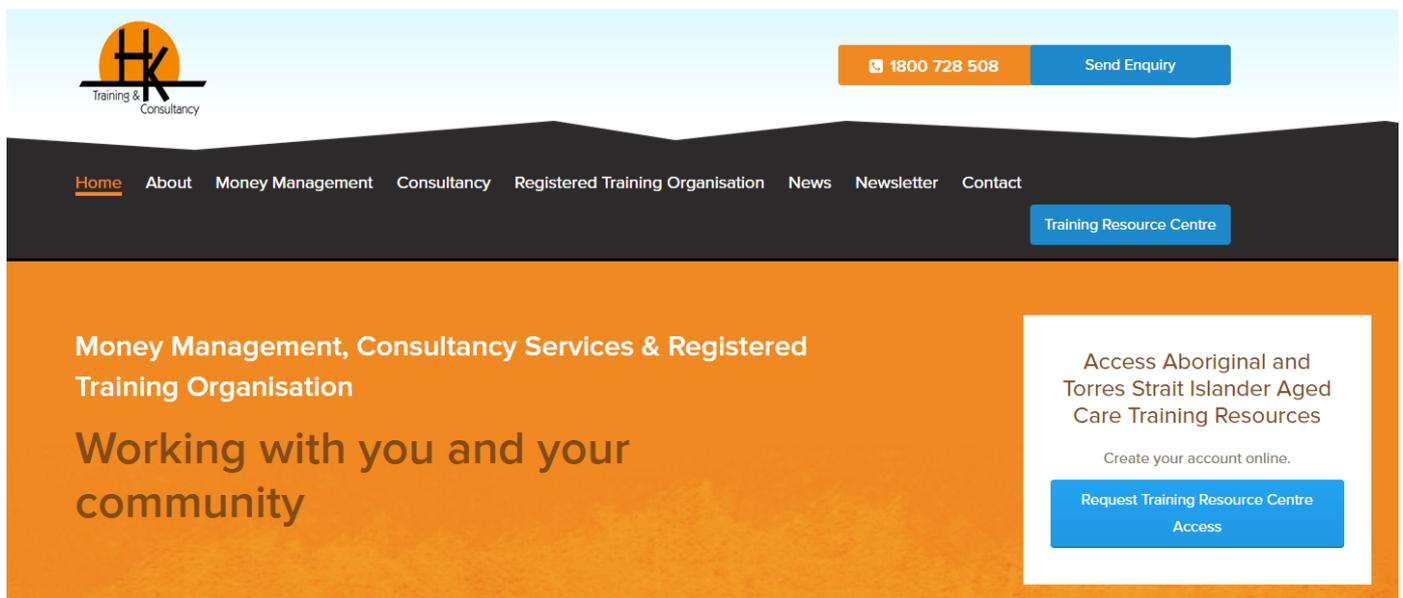
This month, we also say goodbye to our Money Management Worker Nathan.

Thank you both for doing great work with us in our remote communities. We'll miss you both!

Next week we welcome Veronica on board. Veronica has lots of experience in Money Management having worked in the program in Alice Springs and surrounding communities and we're looking forward to having her join our team

# Up to Date Online

Keep up to date with our Money Management Workers and when they will be in your community next!



Check out our website for good new stories and more about HK Training & Consultancy! [www.hktc.com.au](http://www.hktc.com.au)



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