

they had a better understanding of the *nature of work* in the sector too.

The majority of students' plans for the next three years were not influenced by the project. This suggests that by Term 3 in Year 10 most students have already decided whether to continue at high school and/or have made plans for their activities immediately after high school.

Overall, the technology was well-received by the students who generally found it easy to use and good for communicating.

The students most enjoyed finding out about the women's jobs and interacting with them. The least popular aspects of the project were the limited number of women involved and lack of hands-on activities, however many students saw benefits of doing work experience this way.

Here are some comments from the students:

It [the blog] was simple to use.

It was a pretty good idea and a creative way of communicating with the women and a good way to ask questions and also to see what other people have asked.

The thing I liked most about the project was finding out about the women's careers [and] asking questions.

Fifteen of the 17 respondents would recommend the project to other students, however only six said they would like to participate again themselves. This suggests the project may only be suitable to run once in a school year, or the project would need to be significantly different if it was run more than once in a year.

RWN is seeking partners to investigate other applications of this concept.

More information

Report under 'Activities' at: www.dpi.nsw.gov.au/rwn

Recipe for low cost phone calls

Gordon Muir, Orange

If you are like me, you won't understand how your home phone works.

All I know is I pick up the receiver, dial a few numbers and (almost by magic) I am talking with my family in Scotland. Wow!

Now in 2008 we can have a double 'wow' as I can both see and hear my family across the world using my computer. What will be next?

The introduction of internet phone calls has revolutionised the way we can keep connected.

I've been a chef most of my life and thought the recipe format would be a simple way of showing you how to get connected using the internet phone program *skype* (there are others).

Using *skype*, you can make calls to other people registered with *skype* (from your computer to their computer) for free.

You can also use *skype* to make calls from your computer to a land-line or mobile phone to people who aren't registered. You are charged for these calls, but the rates are relatively low.

INGREDIENTS

- One computer, preferably with broadband internet access [see 'Getting connected' on page 9].
- One computer camera (called a 'webcam'), microphone and speakers. If you have a laptop computer check to see if it



Gordon with his computer, webcam and headset preparing to call Scotland

has a built in microphone and speakers. Microphone headsets can also be bought separately.

- Five minutes to download the program.

- A credit card to start your *skype* account if you want to call land-lines and mobile phone. I started with about \$15 using PayPal which is very safe.

- A mirror and comb to do your hair!

METHOD

1. Connect the camera and microphone to your computer using an empty USB port.
2. Start your computer.
3. Connect to the internet.
4. Visit www.skype.com and download the free program. You will be prompted to make a credit card payment during this process if you wish to call land-lines and mobile phones. Just follow the instructions.

5. When the software is installed test the microphone to check it is working and you have the volume correct using a link on the *skype* web page.

6. Follow the simple instructions and call someone anywhere in Australia or around the globe and have a chat!

Your credit account will tick away every time you use the service to call a land-line or mobile phone. For me to call Scotland it costs only \$0.20 for 10 minutes!

You can buy microphone headsets and cameras at most electrical stores. I recently bought a camera with a built-in microphone for my mother-in-law on eBay for \$0.12 plus \$12 postage so now I will really need to use that mirror and comb!

More information

www.skype.com
www.ebay.com

Coonamble Women's Gathering

Sonia Muir, Coordinator, Rural Women's Network, NSW Department of Primary Industries



A symphony of zippers heralded the start to this year's Women's Gathering as women emerged from their tents at the Coonamble Gathering 'village'. This was the first year such an innovative approach to meeting accommodation needs of participants had been explored and the organising committee need to be congratulated for their courage and creativity. Most women agreed the village provided extra opportunities to engage in valuable networking.

Over 300 women travelled from all corners of the state to experience Coonamble's outback hospitality. 2008 Gathering chair Amanda Colwell and her small team of dynamic volunteers provided spectacular warm days, cool nights and a weekend of delights ranging from informative and entertaining speakers to many workshop learning and information exchange opportunities.

Friday night was the time to relax after long journeys on the first floor verandah of the historic Commercial Hotel. We were greeted with a cocktail before the warm welcomes and music by two talented women

musicians. The women on the Mildura bus were the last to leave the dance floor despite spending 14 hours getting there!

I began Saturday with tai chi on the lawn and a quick whiz around the excellent trade stalls before settling in to listen to speakers in the High School Multipurpose Centre.

Jean Hamilton gave the welcome to country followed by a series of short talks from sponsors and dignitaries including the Minister for Women Verity Firth who is now becoming a regular face at rural women's gatherings. Verity announced NSW Government support for the 2009 NSW Women's Gathering guaranteeing \$40 000 in funding to the appreciative audience.

Keynote speakers included Dr Carol Liston who told fascinating stories about the hidden history of some amazing Australian women. Elizabeth Needham was one such woman. Sentenced to seven years transportation for stealing, she arrived with the First Fleet. Elizabeth left the colony in 1824 a very successful businesswoman yet we have probably never heard of her.

Women were often not even acknowledged on their death – when buried with their husbands, they were often referred to as 'wife of the above' on their headstones.

Women's stories have always been a strong focus of Gatherings. I attended one of the 'yarn up' sessions where we listened to rural women sharing life experiences as diverse as being involved in live sheep exports to the Middle East to working with gorillas in Rwanda.

Author and comedienne Kerry Cue told childhood stories of growing up in a rural area of Victoria and the perils and positives of the telephone exchange. She reminded us to value our sense of community. 'This is much more difficult to find in the city. If my house burned down I doubt my virtual 'facebook' friends would be on my doorstep to help.' We were also challenged to deal with change by never saying 'I can't'. Kerry said we too often build our own barriers and her motto, when faced with a problem, is 'find a way'.

A personal highlight this year was the fashion parade at the Gala Dinner. Over 300 guests seated in a huge marquee 'ooooed' and 'aaaahhed' as local young women [and young

Looking back...



men] sashayed down the red carpet wearing wedding outfits from the 1930s to modern days... some wore their mother's gowns and were partnered by their fathers [more sighs!].

Workshops focused on health, creative pursuits, the environment and personal development.

The ecumenical service provided an opportunity for the singing workshop to enchant the crowd.

Dr Meredith Burgmann and Yvette Andrews authors of *The Ernies Book – 1000 terrible things Australian men have said about women* provided many laughs at the final Sunday plenary.

The weekend concluded with many women taking the opportunity to offset their carbon footprint by planting a tree in a local park before hitting the road for home with smiles on their faces and renewed vigour to face the future.

Annual Women's Gatherings are organised by volunteer committees who develop the weekend program to reflect the unique culture, industry, tourism and environment of their community.

The next Gathering will be 18–20 September 2009, hosted by Juneec.



Nikki Condon, 2009 Juneec Gathering Committee Chair, receiving the symbolic Gathering soil and candle from Amanda Colwell, 2008 Coonamble Gathering Committee Chair.

SPONSORS

A BIG thank you to all the generous sponsors of this year's event. Major sponsors included:

- NSW Department of Primary Industries Drought Program and Rural Women's Network
- NSW Office for Women
- Westpac agribusiness and therubyconnection
- Coonamble Shire Council
- Royal Agricultural Society of NSW

Information on 2009 Juneec Gathering: www.juneec.nsw.gov.au under 'Your community'

Gatherings are now a well established state-wide community event that provide an opportunity for rural women to network, share experiences and support each other. They also provide opportunities to have a direct voice to decision-makers who attend the Gatherings.

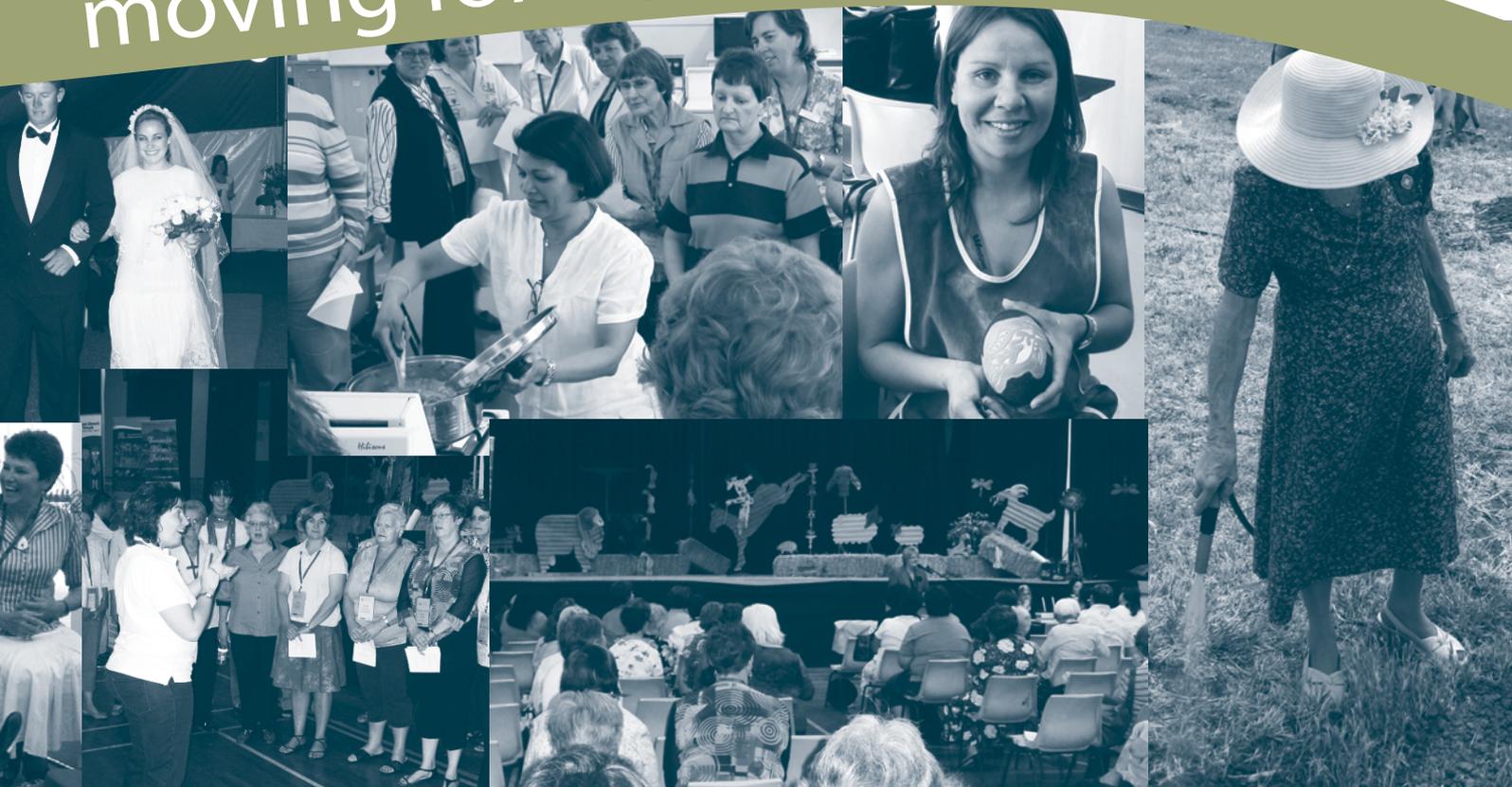
They enable rural women to access information on services, resources and assistance available and provide an opportunity for women to learn from listening to speakers and participating in workshops.

The Women's Gathering also contributes to raising the profile of rural women and highlighting important issues through wide media coverage.

Information from:

A history of Women's Gatherings in NSW, www.dpi.nsw.gov.au/rwn/gatherings

moving forw@rd



parenting ■ teaching your kids about money

From the Women Understanding Money series which is a joint initiative of the Australian Government Financial Literacy Foundation and Office for Women

As a parent you have an important role to play in teaching your kids about money.

This can be a challenge as you may feel torn between giving them what you can but at the same time wanting them to be responsible with money. The best place to start is with you. By being better with money yourself you are teaching your kids to be better with their money.

TIPS FOR HELPING YOUR KIDS

- Start early – talk to your children about money and help them to establish some good habits from an early age.
- Show kids the value of money by explaining what \$2 can buy.
- Let them watch you pay for things – allow your child to hand over the money or press the OK button on the EFTPOS machine.
- If you are giving pocket money, give a combination of notes and coins. This helps to familiarise kids with the different denominations and can assist in teaching them how to allocate money.

■ Teach kids how to compare prices and shop around. Use things that they like as examples.

■ Include your kids in conversations about the family budget and bills. Show older children what bills look like and how you plan to pay them.

■ Get your kids into the savings habit by helping them start a savings account. Assist them to identify their goals and how they are going to reach them. Be realistic – make sure they can reach their goals. To make it fun, encourage small children to draw pictures of what they want to save for.

■ Kids need to understand that money is a limited resource and that is why we need to budget or prioritise our money. Talk to your children about the difference between 'needs' and 'wants' and how they can budget their money based on these.

POCKET MONEY

Pocket money is often the subject of much debate among parents. You might find that the kids raise it with you before you've decided which way to go.

Think about your values and what you want to achieve with pocket money, decide on your approach and explain your reasons to the kids.

Pocket money can teach children the basics of budgeting. It can help children to learn about prioritising their spending, which is the key to successful budgeting. They have a finite amount of money which they have to manage. It can also be used to introduce the idea of saving.

Here are a few thoughts to help you manage the pocket money issue:

■ Decide on your goals for what you want to achieve with giving pocket money.

■ Be clear about what you expect your kids to do with the money. For example, do they need to use it for their canteen lunch at school? Is it to be used for treats of their choice?

■ Decide if you will pay a regular amount each week or whether you will only pay if certain jobs are done, like setting the table or making their bed.

WHERE MONEY COMES FROM

Remember that kids need to understand where money comes from. When you withdraw money from an automatic teller machine or use EFTPOS at the supermarket, explain to your child that it is your money coming out of your bank account. It's important that they know there isn't a limitless supply – it doesn't grow on trees or come out of the hole in the wall!

More information

Women understanding money series, Australian Securities and Investments Commission
1300 300 630
financialliteracy@asic.gov.au
www.understandingmoney.gov.au

Financial Fitness for Kids
www.financialkids.com

Kidslife Foundation
www.kidslife.com.au

Moneycubby
www.moneycubby.com.au

*If you want to feel rich,
count all the things you
have that money can't buy.*

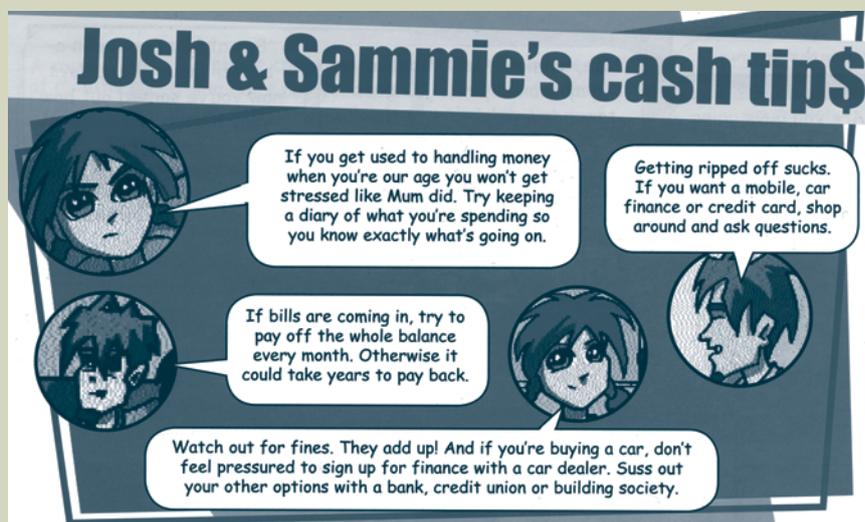
– Author unknown

TO THE MAX!

Through its five characters, this eight page full colour comic book explores financial matters that affect youth, including credit card debt, mobile phone debt, car insurance, saving and parental stress arising from household bills.

This is an excellent resource for discussing with young people the consequences of getting into debt and the benefits of gaining control over debts and saving money.

RWN has a small number of copies available for loan.



From the back cover of TO THE MAX!, produced by Streetwise Communications with funding from the Australian Securities and Investment Commission (ASIC)

Women's wealth lift out

Today, more than ever before, women are making financial decisions on their own. That said, achieving financial independence is still a challenge for many women. Working women earn less than men, their working lives are often disrupted by the arrival of children and commonly, after children, they return to work on a part-time basis. This means their capacity to save money is greatly reduced (from NSW Women, the newsletter of the Office for Women, Issue 7, July 2007).

This lift-out contains tips, ideas and information to help you take control of your financial situation and save money. The information has been collected from a wide range of sources.

Money may not make you happy but putting yourself in charge of your money can give you more choice about how to live your life. So it is worth taking the time to think about how you handle your money and what you can do to make the most of it. Remember to review your priorities as your financial situation, needs and goals change over time.

Ten tips to save fuel and money

1. MINIMISE YOUR VEHICLE USE

Vehicles are least fuel efficient and most polluting at the start of trips and on short trips. Plan to do a number of errands in one trip rather than several trips. Try to avoid short trips by walking or cycling.

2. DRIVE IN THE RIGHT GEAR

Driving in a gear lower than you need wastes fuel, and letting the engine labour in top gear on hills and corners is also wasteful.

3. DRIVE SMOOTHLY

Stop/start driving is much less efficient and more polluting than driving at a constant speed. Drive at a good distance from the car in front to avoid unnecessary acceleration and frequent repetitive braking. It's also far safer.

4. MINIMISE FUEL WASTED IN IDLING

Most cars don't need to be 'warmed up' by idling before setting off. This simply wastes fuel. Once on the road, stop the engine whenever your car is held up for an extended period of time.

5. DON'T SPEED

Fuel consumption increases significantly over about 90 km/h. At 110 km/h your car uses up to 25 per cent more fuel than it would cruising at 90 km/h. If your car is fitted with cruise control, using it during highway driving will help to maintain a steadier speed, which will save fuel.

6. MINIMISE AERODYNAMIC DRAG

Additional parts on the exterior of a vehicle such as roof racks and spoilers, or having the window open, increases air resistance and

fuel consumption, in some cases by over 20% at higher speeds. Take off roof and bike racks when not in use. If you have to use roof racks, load them carefully to help minimise wind resistance or use a streamlined roof box.

7. LOOK AFTER YOUR VEHICLE'S TYRES

Inflate your vehicle's tyres to the highest pressure recommended by the manufacturer and make sure your wheels are properly aligned.

8. USE AIRCONDITIONING SPARINGLY

Airconditioners can use about 10% extra fuel when operating. However, at speeds of over 80 km/h, use of airconditioning is better for fuel consumption than an open window as this creates aerodynamic drag. If your car is hot, drive with the windows down for a few minutes to help cool the car before starting the airconditioning.

9. TRAVEL LIGHT

The more weight a vehicle carries, the more fuel it uses. Don't use your car as a mobile store room. Leave heavy items like tools and sports equipment at home when you don't need them on a trip.

10. MAINTAIN YOUR VEHICLE

Keep your vehicle well tuned and regularly maintained for optimal performance.

Information from:

Australian Government Department of the Environment, Water, Heritage and the Arts, www.environment.gov.au/settlements/transport/fuelguide/tips.html

Reader's tips

Here are some ways to help your finances by making a few changes to the way you live. In some cases, you are saving energy too, which is good news for the planet.

Kate Schwager, Wee Waa, suggests:

- Work from home if possible.
- Share one vehicle within a household.
- Prepare and stick to a budget for food.
- Consider boarding school as an alternative to running children all over the place.
- Go on a picnic instead of to the movies.
- Pack your own food and drinks when you travel.
- Choose accommodation that is cheaper.
- Discuss payment plans with utility providers and others who you may owe money.
- Put on extra clothes instead of turning the heating on.
- Put 'Part payment would be appreciated' on invoices you issue.
- Stay positive when things are not good – dwelling on the debt does not help.
- Be thankful for what you have.

In the Victorian Rural Women's Network magazine, Gail Commens from the CWA of NSW makes the following suggestions for winter:

- Close the curtains and blinds.
- Use runners along the bottom of doors.
- Turn the thermostat down 1–3° C.
- Turn off your heating while you are sleeping.

One last tip we came across:

- Hang clothes on the line instead of using the dryer.

Plan your business idea

The Frank Team

You've got a great business idea you're busting to make happen but don't know where to start.

Grab your pen, we're going to take you through the process of writing a business plan to test your business or community project idea.

STEP 1. YOUR IDEA

Describe your idea and why it's so great. What makes it unique? How is it better than the competition? Do you offer something innovative or does your idea have better features, a better price, quality, services or some other bonus feature?

STEP 2. MISSION STATEMENT

Writing your 'mission statement' is just like setting a goal – it provides you with focus, it guides your decisions and inspires you. Try to describe in one or two sentences what it is you'd like to achieve by implementing your idea.

STEP 3. TARGET MARKET

Who will benefit from your idea? How will your idea help these people? Where is your target market (i.e. customers) located geographically? What are their demographics, for example, what is their age, sex, income etc.? Describe your psychographic – that's how, when, why and where they spend their time and income, their likes and dislikes etc.

STEP 4. RESEARCH IT

To really put your idea to the test, you need to conduct some research. Has anyone else created a similar project or business? What were their experiences? Were they successful and why? Prove (or disprove) why your idea is needed. If your idea solves a

problem or meets a need, what are the causes of the issue and how can your idea help?

And most importantly, conduct a strengths, weaknesses, opportunities and threats (SWOT) analysis. You need to get really clear on your idea's strengths (why is your idea so great?), weaknesses (what do you need to/could you improve?), opportunities (what or who could work in your favour or help you?) and threats (what could happen to make things go terribly wrong?). Also, try doing a SWOT analysis on your potential competitors and see what it reveals about them.

STEP 5. TEAM UP

So far you're just one person with a great idea. What skills do you need some help with? Who else do you need on your team to make your idea happen?

STEP 6. DO THE NUMBERS

What are the likely expenses/costs? What sort of money will your idea bring in and over what time period? Do you need any cash to get started? Where is the best place to get that?

NOW MAKE IT HAPPEN!

If the financials look good, the research is encouraging and your target market is psyched for what you're offering, it's time to make it happen.

Now brainstorm all the actions you can think of that you need to make your idea happen. How, when and where will you get your idea off the ground?

More information

The Frank Team, 02 9966 4333, www.frankteam.com.au

Grow your own food

Save money, access fresh and healthy food and involve the whole family.

Shop NSW has some useful books about growing food in your backyard – whether it be in your town backyard or in an area on your property.

2007-08 ORCHARD PLANT PROTECTION GUIDE FOR DECIDUOUS FRUIT IN NSW *NSW DPI*

This guide provides information about the management of pests, diseases, weeds, crop size and nutritional disorders of deciduous fruit crops.

THE AUSTRALIAN VEGETABLE GARDEN: WHAT'S NEW IS OLD *Clive Blazely*

The four main sections of this book cover all aspects of vegetable growing, including varieties to grow, the basics of cultivation, instructions for growing different types of vegetable and seed saving. The book illustrates a 'mini-plot' which grows a year's supply of vegetables in 42 m².

According to this book, digging the soil in late winter should take no more than one weekend's work. The sowing, weeding, watering and mulching will require a further four hours each week, which has the added benefit of keeping the gardener fit!

BACKYARD POULTRY – NATURALLY

Alanna Moore

From housing, feeding, selection to breeding, this book covers everything the backyard poultry keeper needs to know about poultry husbandry.

HOME FRUIT GROWING GUIDE

Department of Agriculture NSW (now NSW DPI)

This book was written especially for home gardeners. It has detailed entries on more than 60 species of fruits. Each entry lists varieties and gives advice on propagation, planting, pruning and harvesting. The book also includes information on planning your home orchard, soils, general plant care and fruit pests and diseases.

More information

NSW Government Online Shop, www.shop.nsw.gov.au

NSW DPI Bookshop, 1800 028 374 for a catalogue and orders



The information in the following five pages has been compiled from the *Women Understanding Money* kit which contains 14 information sheets covering financial issues affecting women in a range of situations – including women starting their first job, single women, mothers,

women in relationships, women whose relationship has ended or whose partner has died and women approaching retirement.

This excellent series was produced by the Australian Government Financial Literacy Foundation and the Office for Women.

Individual sheets or the complete kit can be ordered free.

More information

Financial Literacy Foundation,
02 6263 2111,
financial.literacy@treasury.gov.au,
www.understandingmoney.gov.au

You and your money

Australian Government Financial Literacy Foundation and the Office for Women

What is your relationship with money like? Is money a good friend you take the time to stay in touch with or do you only think about it when it's time to pay the bills?

It is important to understand your relationship with money.

CONSIDER:

- Are you a spender or a saver?
- Do you spend more if you're bored, angry or depressed?
- What did you learn about money when you were growing up?
- Do you feel that thinking about money too much is 'selfish' or 'greedy'?

SOME QUESTIONS TO ASK

Where does your money go?

Tip: Keep track of your money with a budget.

Are your credit cards and loans under control?

Tip: Think about new ways to save money and reduce debt.

Do you know how much superannuation you have?

Tip: Check your annual statement or contact your super fund.

A lot of women have an uneasy relationship with money

THREE STEPS TO MAKING FRIENDS WITH YOUR MONEY

1. Think about your goals

Start by thinking about what you'd like to do with your money and work out how much it will cost.

You might want to save for a deposit on a home or for your retirement, get your debt under control or save for something that's important to you. When you have set your goals, then work out how you'll meet them.

2. Know where your money goes

Knowing where your money goes might sound boring, but before you skip over this section, think about the benefits that money well spent can bring to you and your family.

It's easier than you think to work out where your money goes. It can help you to achieve your goals and to do the things you really want.

And when you've written everything down, take a look at what's essential and what you might be able to spend less on. Little things can have big pay offs, so by saving a few extra dollars each week, you might be able to get your debt under control or do something special.

3. Get into the savings habit

Want to know the secret to successful saving? The answer is simple: start now. You can do it! And don't worry if you can only save small amounts – the important thing is to start. By putting something away each week, you'll be pleasantly surprised by how fast it can grow and how the interest you'll earn can make it grow even faster.

Once you've done a budget and worked out how much you can save, you might like to think about putting your nest egg into a separate savings account. A direct debit from your day-to-day account into this account can make saving even easier. That way you'll resist the temptation to spend and you'll be making your money work harder.

Love and loans

Australian Government Financial Literacy Foundation and the Office for Women

Many of us find it difficult to talk about money with our partners. It pays to go into love and loans with your eyes open.

How you manage your money is personal – it depends on a lot of things, like you and your partner’s attitudes to money, whether you both earn an income and how much financial independence you like.

It may seem difficult or boring, but money is a fact of life! So it’s worth talking about how you look after your money and what you do with it. If you’re both making the most of your money, you’ll have more freedom to do the things you really want to do.

TIPS TO MAKE IT EASIER TO TALK ABOUT MONEY

- Talk about your goals as a couple or family. Keep them realistic and work out a plan to meet them.
- Do a budget together. It doesn’t have to be boring, and it’s a good chance to catch up on how things are going. Focus on the benefits, not the process.
- If you and your partner have different attitudes to spending and saving, work out ways to handle that. You could find common ground, like saving for a big goal, and work from that.
- If one of you tends to handle everyday money matters, that’s fine. But touch base from time to time and make sure that you’re both involved when it comes to making big decisions.
- If you are in financial difficulty and need help to work your way out of debt or deal with other money problems, think about seeing a financial counsellor or a Financial Information Service (FIS) Officer.
- Try to avoid the ‘blame game’ if you have money problems. Work on getting things right for the future, and get help if you need it.
- If money issues are a source of conflict, you could get help talking this through by seeing a relationship counsellor.

SOME COMMON MYTHS

- If you love someone, you have to trust them with financial decisions.
- I’m only responsible for paying back my half of the house.
- Now that I’m separated from my partner, I’m no longer responsible for the debts they ran up when we were together.

Just because you are in a relationship doesn't mean you should lose yourself financially

SOME THINGS YOU SHOULD KNOW

- A joint loan doesn’t always mean that you’re only liable for half the debt. If your partner defaults, you may be required to make all the payments as well as interest.
- If a utility service such as electricity or gas is only in your name, then it’s your responsibility to pay the bills.

Many women end up having to pay for their partner or ex-partner’s debts. They may not even have a share in what the debt was used to buy. This is sometimes called ‘relationship debt’.

WHAT YOU CAN DO

- Make sure joint assets like your home are purchased in both your names.
- Make sure joint debts are in both names, not just in your name.
- Get professional advice before guaranteeing a loan, signing a loan which will only benefit your partner and becoming a partner in a business.
- Don’t sign anything you don’t understand.
- Always read documents thoroughly. If you’re not sure what it means, get independent professional advice.
- Think about having both your names on services like electricity and gas.

Money and the single woman

Australian Government Financial Literacy Foundation and the Office for Women

Being single doesn't have to mean going it alone when it comes to managing your money. Take control of your money and you'll reap the rewards.

Over the years the picture of family life in Australia has changed. Marriage rates have declined and divorce rates have increased. As well as marrying less, Australians are marrying later.

Despite these changes, we may still think that someone else will look after our finances. This kind of thinking can wreak havoc with your ability to take charge of your financial future.

Getting on top of your own finances can be daunting to start with. But like lots of things in life, if you start with a few simple things your confidence will grow and you'll develop the skills to tackle the bigger money issues.

GET CONNECTED

Ask family and friends for ideas and tips for reducing expenses and making the most of your money. Share your ideas too.

Get professional help if you need it – a bit of support can go a long way.

BEST DEALS

To get the best deals and save money, check out the tips on websites such as:
www.cheapskates.com.au
www.simplesavings.com.au
www.phonechoice.com.au.

TEN HABITS TO GET YOU MOVING IN THE RIGHT DIRECTION

1. Get organised

Gather pay slips, past and current bills, receipts, tax and superannuation papers and put them in a folder or file so that they're at your finger tips.

2. Set aside some regular 'money' time

Set aside a regular time to review your bills, budget and savings goals. You could link this time to how regularly you get paid. Reward yourself – after you've spent some time on your money, spend some time on yourself.

3. Do a budget

Write down what you earn and what you spend each pay period. Check if you are spending more than you earn. Identify areas where you can make some savings.

4. Get debt under control

Get help early if you feel that your debts are getting the better of you.

5. Make a plan

Think about short and long-term goals for your money and how you'll reach them. Having goals can help you to stay focussed on making the most of your money.

6. Start saving now

It doesn't matter how much or how little you save. Saving what you can will help free you from the stress of living from one pay period to the next, manage unexpected expenses and reach your goals.

7. Get the best deal on savings and transaction accounts

Compare interest rates, fees and charges on websites like Cannex www.cannex.com.au and Infochoice www.infochoice.com.au and in newspapers and magazines.

8. Pay your bills on time

Avoid late fees by paying your bills by the due date. You could write when your bills are due in your calendar or diary and give yourself a reminder a day or so before they are due.

9. Pay your regular bills by direct debit

Most electricity, gas and phone companies have a direct payment system and some provide a discount for this option. Watch out for any fees or charges.

10. Shop around and compare prices

Look for ways to reduce your spending.

Making the most of what you've got

Australian Government Financial Literacy Foundation and the Office for Women

Being on a low income doesn't mean you can't take control of your finances. Being in charge can give you more choice about how you live your life.

When it comes to living on a low income there are a few things that are top priorities for managing your money well.

GOVERNMENT AND OTHER PAYMENTS

Make sure you're receiving all the payments you're entitled to. Even small amounts can have a big impact. Check with any relevant agencies such as Centrelink, the Family Assistance Office and the Child Support Agency. A financial counselling service may be able to assist with this task.

SHOP AROUND

Get the best deal on transaction and savings accounts to minimise the amount of fees and charges you pay and get a good interest rate. You can find out about interest rates, fees and other account features directly from banks, building societies and credit unions, from comparison tables published in a number of magazines and newspapers, and on the internet.

DIRECT DEBITS

Think about using direct debit to pay your regular bills. Direct debit can make sure you pay your bills on time, so that you avoid the cost of late fees or penalties. It also helps you keep to your budget plan. But make sure that you have enough money in your account to pay the bill or you may be charged a dishonour fee. Most electricity, gas and phone companies have options for direct payment. Some also provide a discount if you pay your bills using this system, but you should check for any fees or charges.

GET ON TOP OF YOUR DEBTS

Think about ways that you can avoid getting into debt in the future. If you are thinking about taking on further debt, use your budget plan to see if you can afford the repayments.

CUT YOUR COSTS

Try to shop around and compare prices. Buy things in bulk where possible and check if you can reduce your spending by getting the best deals on regular items such as telephone plans, bus fares and haircuts. Websites like www.cheapskates.com.au and www.simplesavings.com.au have loads of tips on how to save money.

ASK FOR HELP EARLY

Save precious energy spent worrying by taking charge and getting help with your finances if you need it. Free financial counselling services are available for people on low incomes who are in financial difficulty or need support to manage their money.

MAKING THE MOST OF WHAT YOU'VE GOT

A few simple things done regularly can help put you in charge of your money.

Do a budget

This will let you see where you might be able to find savings and better deals for your money.

Set some goals

Setting goals can give you something to work towards with any savings you have. Make sure your goals are realistic. No matter how big or small your goals, work out how much you need to save regularly to meet them. Then make a start!

Get into the savings habit

The secret to successful saving is to start now, no matter how small the amount. You can reduce your money worries by putting money aside regularly for unexpected expenses.

CENTREPAY

If you receive a Centrelink payment you could think about using Centrepay.

This is a direct bill paying service offered free to Centrelink customers to have amounts deducted from their Centrelink payment for various expenses.

It is a good idea to use any savings to reduce debt. By clearing debt as quickly as possible you are reducing the amount of interest you pay.
