



Budget

Budgets help to maintain your independence and be in control of your expenses. Budgets are a great help no matter your income. Living independently includes being responsible for rent or mortgage repayments, utilities, transport costs, school fees, pets, food and other every day expenses. When money is very tight there is even more reason to budget.

Budgeting can be challenging but you are not alone, there are financial counsellors that can support you with ideas about budgets and budgeting, if you need it.

First Budget Step: Work out where your money goes

- Understand where your money goes
- Understand what you need to pay (expenses) and how often
- Understand when you are paid and how often
- Use tools to help you do this
- Understand how you spend your money, on what items, how much they cost and what items you would like to have.

Budget Tips

- Use a Spending Diary, it will help you understand your income and how you are spending your money
- Prepare a [budget](#) or use a [budget planner tool](#)
- Get some assistance with budgeting
- Use your budget everyday to manage your spending
- You can help prepare for unexpected expenses by budgeting. Contributing a small amount on a regular basis, to an emergency fund, will make it easier when these unexpected events occur
- Preparing your meals at home can save you money, time and is a fun activity for the whole family
- Payment plans for bills and fines enables smaller more manageable payments
- Look for ways to save money in
 - shopping for food and clothing
 - cleaning
 - energy use in the home
 - water use
 - transport

Downloads

Managing Your Money

Use this tool to manage money.

 [Managing-Your-Money.pdf](#) [2,328.01kb]

 Download

Links

- [ASIC Money Smart](#) - This website will help you control and manage your money.
- [ASIC Money Smart - Arabic](#) - This page contains Arabic translations of MoneySmart content. To view the publications below in English, go to publications. To access the audio and photo stories in English, go to the Money management kit for community settlement workers.
- [ASIC Money Smart - Indigenous](#) - This link provides information written for Aboriginal and Torres Strait Islander people about budget matters, mobile phones, getting help with money matters, Outreach programs and financial support.
- [ASIC Money Smart - Sudanese Arabic](#) - This page contains Sudanese translations of MoneySmart content. To view the publications below in English, go to publications. To access the audio and photo stories in English, go to the Money management kit for community settlement workers.
- [ASIC Money Smart – Budget in other languages](#)
- [Centre Pay](#) - A free and voluntary service to pay bills and expenses as regular deductions from your Centrelink payments.
- [Energy Saving - Energy Rebates](#) - Access to programs offering rebates on your energy.
- [Gambling Help Online](#) - This service complements and increases the range of services available in responding to problem gambling issues. It provides Australians with a new opportunity to access counselling and information services when they are unable or reluctant to access face-to-face services provided in each jurisdiction.
- [Legal Services Commission of South Australia](#) - Law For You. A short guide to migrants living in South Australia
- [Legal Services Commission of South Australia](#) - Publications to help with legal and other matters.
- [Low Income Loans](#) - Learn about the different low income loan options and benefits available to borrowers who are finding it hard to qualify for a loan due to income thresholds.
- [Multicultural Financial Support](#) - Information about the services available to migrants to help meet their needs.
- [Salvation Army Assistance](#) - The Salvation Army can offer a range of support services such as homeless and accommodation, alcohol and drug services, financial counselling, employment, youth issues, problem gambling. Access their website to find out more.
- [Step UP Loan](#) - Step UP is a low interest loan for people on low incomes who have difficulty accessing credit from a bank.



Budget

Spending Diary

A Spending Diary helps you to keep track of what you have spent money on during a particular pay period.

It will help you to:

- See how much you spend on particular items (e.g. food, entertainment, petrol)
- Identify and reduce spending where you can
- Separate your needs from your wants

What else can you think of to save money?

Start by recording all you're spending on this sheet for a period of one week and go from there. Download the Spending Diary Tool below.

Downloads

ASIC Money Smart - Arabic- Household Budgets

Household Budgets - Arabic

[ASIC-Money-Smart---Arabic--Household-Budgets.pdf](#) [272.52kb]

 Download

ASIC Money Smart - Arabic- Paying Bills

Paying Bills - Arabic

[ASIC-Money-Smart---Arabic--Paying-Bills.pdf](#) [262.15kb]

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Spending Diary

Use this tool to manage spending.

[Spending-Diary.pdf](#) [294.27kb]

 Download

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Budget

Nutrition and Budget

Healthy food provides us with the ability to cope well with daily life and activities; it promotes a general sense of wellbeing and reduce the risk of health issues.

Shopping and cooking on a budget does not have mean plain and bland foods or only buying the generic supermarket brands. Using a variety of foods for health and wellbeing can be achieved.

Other key messages include:

- To Achieve and maintain a healthy weight, be physically active and choose amounts of nutritious food and drinks to meet your energy needs
- Enjoy a wide variety of nutritious food to meet your energy needs every day (from the five food groups: fruit, vegetables, grain, lean meats and poultry, milk and yoghurt)
- Limit intake of foods containing saturated fat, added salt, added sugars and alcohol
- Encourage, support and promote breastfeeding
- Care for your food, prepare and store it safely
- Be physically active

Based on material provided by the National Health and Medical Research Council

Healthy Meals on a Budget

Shopping on a budget and preparing healthy meals can be achieved with a little planning. This information will provide useful tips for, buying and preparing delicious healthy food on a budget, is not as hard as it may seem!

Important steps before travelling to your supermarket

- Plan your meals for the week
- If you cook a little more during the week, it can be stored in a safe container in the freezer
- Write a shopping list that helps you shop for your planned meals
- Shop at Community Food programs and Co-ops like Foodbank SA for more affordable groceries

Find out more about cooking on a budget in the [Cooking Module](#).

Downloads

Aboriginal and Torres Strait Islander Guide to Healthy Eating

[Aboriginal-and-Torres-Strait-Islander-Guide-to-Healthy-Eating.pdf](#) [4.10kb]

 Download

Oral Health Information - Your Oral Health

Your oral health is important, this poster will help with ideas and tips, for managing your oral health, in a step-by-step approach (A4 Poster). Provided by SA Dental Service, SA Health, Government of South Australia.

[Oral-Health-Information---Your-Oral-Health.pdf](#) [528.59kb]

 Download

Recipe - Baked Potato

These recipes were developed by a group of volunteers from Foodbank and UnitingCare Wesley Bowden Community Foodies who worked alongside OPAL Charles Sturt. The recipes were designed to require only minimal cooking equipment - many can be produced using basic kitchenette facilities. They are easily adapted to use up whatever foods you have on hand from your fridge, pantry or garden.

[Recipe---Baked-Potato.pdf](#) [1,875.35kb]

 Download

Recipe - Mug Omelette

[Recipe---Mug-Omelette.pdf](#) [1,402.88kb]

 Download

Recipe - Poached Egg

[Recipe---Poached-Egg.pdf](#) [1,515.62kb]

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Recipe - Savoury mince

[Recipe---Savoury-mince.pdf](#) [2,629.08kb]

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Recipe - Tuna Salad

[Recipe---Tuna-Salad.pdf](#) [2,310.93kb]

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Links

- [City of Playford Community Food Co-Op](#) - At the Playford Food Co-ops our aim is to provide low-cost nutritional food products and grocery items at reasonable prices. We provide cost effective, nutritious food and meal choices, meal preparation and shopping advice and tasting sessions.
- [Community Foodies Co-Op](#) - SA Community Foodies is a South Australian nutrition program that aims to build the capacity of individuals and communities to make healthier food choices by training and supporting volunteer community members ('Foodies') to act as agents for change.
- [Community Foodies Cookbook](#) - Recipes from Community Foodies SA.
- [Foodbank SA](#) - Foodbank's vision is to achieve a South Australia without hunger by collecting surplus, salvaged and donated food and grocery products from food producers, manufacturers, distributors and

retailers and distributing it to charities and community groups to distribute to people in need.

- [Healthy Food Guide Recipes](#) - Discover healthy recipes and articles and gain some expert advice.
- [Parents Helpline](#) - The Parent Helpline is a telephone information service for parents in South Australia - 1300 364 100 .The Parent Helpline provides telephone information and support at any time 7 days a week. The helpline can assist with queries relating to child health, behaviour, nutrition and information for parents and about parenting.
- [UnitingCare Wesley Bowden - Community Foodies](#) - SA Community Foodies is a South Australian Nutrition program that aims to build the capacity of individuals and communities to make healthier food choices by training and supporting volunteer community members ("Foodies") to act as agents for change.



Budget

Saving Money and Budget Tools

Living independently includes being responsible for rent or mortgage repayments, utilities, transport costs, school fees, pets, food and other every day expenses. When money is very tight there is even more reason to budget.

Here are some Tools that will help you Identify where you can save Money. Download them today.

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Paying Bills - Arabic

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Centrelink Bonus & Advance Payments

Use this tool to learn more about Centrelink payments.

[Centrelink-Bonus-&-Advance-Payments.pdf](#) [231.79kb]

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Energy Made Easy

An easy to read guide that assists in helping you to understand, control and compare your energy services.

[Energy-Made-Easy-.pdf](#) [490.49kb]

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Managing Your Money

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[Managing-Your-Money.pdf](#) [2,328.01kb]

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Money Risks

Use this tool to learn more about money risks.

[Money-Risks.pdf](#) [252.50kb]

 Download

Saving Money and Pets

Use this tool to learn more about saving money with pets.

[Saving-Money-and-Pets.pdf](#) [200.50kb]

 Download

Savings Tips

Use this tool for practical savings tips.

[Savings-Tips.pdf](#) [230.74kb]

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Utilities Literacy Program

The Utilities Literacy Program supports people to reduce financial hardship associated with electricity, gas and water utilities. This program delivers information for those that support the community and those who are part of our communities.

[Utilities-Literacy-Program.pdf](#) [1,917.90kb]

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- [Energy Smart - Energy Saving Tips & Managing Your Energy Bill](#) - This resource provides information on how to manage your energy bill and some energy saving tips.
- [Struggling to pay your energy bill? - Energy Made Easy](#) - If you are struggling to pay your energy bill, help is available. Getting help early can help you avoid extra fees or disconnection. You may be able to get an extension, a payment plan, information about concessions and even energy saving ideas. Find out more from Energy Made Easy.



Budget

Budget Resources

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Oral Health Information - Medications and your oral health

Sometimes medications may cause you to have a dry mouth which increases your risk of tooth decay, oral infections and gum disease. This information will help you manage your oral health and medications. Provided by SA Dental Service, Department of Health, Government of South Australia.

[Oral-Health-Information---Medications-and-your-oral-health.pdf](#) [278.95kb]

 Download

Oral Health Information - Quick Tips

Quick oral health care tips to maintain and improve your oral health.

[Oral-Health-Information---Quick-Tips.pdf](#) [187.84kb]

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Oral Health Information - SA Dental Service Clinic List

Need help with managing your Oral Health? To be eligible to attend a Community Dental Clinic, adults (or their adult dependents) need a current Centrelink Pensioner Concession Card or Health Care Card. Clients are usually required to pay a contribution to the cost of their care. Staff will discuss fees before starting treatment. At the School Dental

Service, dental care is FREE for all babies, children not yet at school and most children to age 17.

[Oral-Health-Information---SA-Dental-Service-Clinic-List.pdf](#) [43.62kb]

 Download

Oral Health Information - Your Oral Health

This information will help you understand that a healthy mouth is important to your general health and wellbeing (A4 size). Provided by SA Dental Service, SA Health, Government of South Australia.

[Oral-Health-Information---Your-Oral-Health.pdf](#) [4.10kb]

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Oral Health Information - Your Oral Health

Your oral health is important, this poster will help with ideas and tips, for managing your oral health, in a step-by-step approach (A4 Poster). Provided by SA Dental Service, SA Health, Government of South Australia.

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Utilities Literacy Program

The Utilities Literacy Program supports people to reduce financial hardship associated with electricity, gas and water utilities. This program delivers information for those that support the community and those who are part of our communities.

[Utilities-Literacy-Program.pdf](#) [1,917.90kb]

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Links

- [ASIC Indigenous Outreach Program](#) - This program provides information to Indigenous consumers, business and organisations. Call the Indigenous Outreach Program helpline on 1300 365 957 or visit the website to find out more.
- [ASIC Money Smart](#) - This website will help you control and manage your money.
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- [ASIC Money Smart – Budget in other languages](#)
- [Aboriginal Transitional Housing and Support Service \(ATHOS\) Adelaide](#) - ATHOS provides emergency, short and long term accommodation and support. Transitional accommodation in a 24hr staffed facility. Long Term accommodation in 4 houses in northern suburbs. Support for safe 'return to country'. Case management and

support.

- [Aboriginal and Torres Strait Islander Drug and Alcohol Services](#) - The Aboriginal Connection Program is a dedicated alcohol and other drug treatment service for Aboriginal people within the inner city and metropolitan areas of Adelaide. The program provides services to clients that frequent New Roads Centre (formally known as Byron Place Community Centre) and Hutt Street Centre which are agencies that provide services to vulnerable people and people who are homeless or at risk.
- [Adelaide Hills Council](#)
- [Alcohol and Drug Information Service \(ADIS\)](#) - ADIS is a confidential telephone counselling, information and referral service for the general public, concerned family and friends, students and health professionals. ADIS is staffed by trained professionals with experience in the alcohol and other drug field. ADIS also provides information about how to access other services including information about available prescribers and pharmacies.
- [Centacare Limestone Coast Domestic Violence Service](#) - Women and children who experience domestic violence in the Limestone Coast region.
- [Centre Pay](#) - A free and voluntary service to pay bills and expenses as regular deductions from your Centrelink payments.
- [City of Charles Sturt](#)
- [City of Norwood Payneham & St Peters](#)
- [City of Onkaparinga](#)
- [City of Playford](#)
- [City of Playford Community Food Co-Op](#) - At the Playford Food Co-ops our aim is to provide low-cost nutritional food products and grocery items at reasonable prices. We provide cost effective, nutritious food and meal choices, meal preparation and shopping advice and tasting sessions.
- [City of Port Adelaide Enfield](#)
- [City of Tea Tree Gully](#)
- [Department of Immigration and Border Protection](#) - This website provides information for individuals and travellers visiting Australia including: visiting Australia, entering or leaving Australia, life in Australia, visa support, importing or buying from overseas, studying in Australia, working in Australia, bringing your family or partners, refugee and humanitarian, Australian Citizenship and more.
- [Department of Social Services - Settlement and Multicultural](#) - The Department of Social Services works to improve the lifetime wellbeing of migrants and refugees settling in Australia by responding to their specific needs, encouraging their independence and participation in the Australian community. They support a productive, harmonious and diverse society for all Australians.
- [Domestic Violence and Aboriginal Family Violence gateway service](#) - A range of support services is available including assistance with housing, legal and income support issues. Multilingual, multicultural workers provide culturally responsive services for Aboriginal women and women from non-English speaking backgrounds. Services also include emergency and short term supported accommodation and domestic violence counselling.
- [Drug Arm](#) - Drug ARM Australasia is a not-for-profit organisation committed to reducing harms associated with alcohol and other drug use. Drug ARM Australasia provides a vital outreach of care and compassion through programs and services that assist individuals, families and communities throughout New South Wales, Queensland and South Australia.
- [Emergency Relief and Referral Services - The Open Door](#) - Emergency Relief and Referral Services - The Open

Door provides emergency relief and a safe place for anyone requiring help. No appointment is necessary and opening hours are weekdays (excluding public holidays) 9am – 4pm.

- [Energy Saving - Energy Rebates](#) - Access to programs offering rebates on your energy.
- [Energy Smart - Energy Saving Tips & Managing Your Energy Bill](#) - This resource provides information on how to manage your energy bill and some energy saving tips.
- [Financial Support - Anglicare](#) - Demystifying money, supporting people to receive their proper entitlements to and encouraging individuals and families to take control of their finances and, in doing so, take control of their future.
- [Gambling Help Online](#) - This service complements and increases the range of services available in responding to problem gambling issues. It provides Australians with a new opportunity to access counselling and information services when they are unable or reluctant to access face-to-face services provided in each jurisdiction.
- [Help to Quit Smoking](#) - This website provides information and resources to help you to quit smoking.
- [Hoarding and Squalor SA](#) - A South Australian Service and Support Guide assists the general public and service professionals to navigate their way through local services and provides guidance and strategies to use when dealing with instances of hoarding and/or squalor.
- [Homelessness service provider directory](#) - This SA Government website provides link to organisations that offer a range of community support and information services in addition to specific homelessness programs. The website is organised into categories such as families, adults, young people, and Aboriginal and Torres Strait Islander people.
- [Junk insurance](#) - If you have purchased a second hand car or taking out a credit card or loan, you may have paid for insurance or a warranty that may not be helpful to you. Find out more from the Consumer Action Law Centre.
- [Life Without Barriers](#) - Life Without Barriers provides care and support services across Australia in urban, rural and remote locations. Services include family support and out-of-home care, disability services, home and community care for older Australians, support to refugees and asylum seekers. We also work in the areas of mental health, homelessness and youth justice and we have a strong commitment to Reconciliation and delivering culturally sensitive programs.
- [Low Income Loans](#) - Learn about the different low income loan options and benefits available to borrowers who are finding it hard to qualify for a loan due to income thresholds.
- [Mens Shed SA](#) - The South Australian Men's Shed Association (SAMSA) was established in 2012 as the peak body representing men's sheds – in all their various incarnations – in SA. SAMSA is affiliated with the Australian Men's Sheds Association, which is the national organisation representing the interests of Men's Sheds around Australia.
- [Migrant Resource Centre](#) - The Australian Migrant Resource Centre (AMRC) is an independent, non-government, leading settlement agency servicing all of South Australia. The AMRC's purpose is to support the effective settlement and participation of people from refugee and migrant backgrounds, particularly those who are new arrivals to South Australia. Using a community development approach, the AMRC supports new arrivals to contribute effectively to South Australia's society, culture, economy and environment.
- [Multicultural Financial Support](#) - Information about the services available to migrants to help meet their needs.
- [National Translation Service](#) - Help for non-English speakers, support for interpreters and translating and interpreting services.

- [Salvation Army Assistance](#) - The Salvation Army can offer a range of support services such as homeless and accommodation, alcohol and drug services, financial counselling, employment, youth issues, problem gambling. Access their website to find out more.
- [Step UP Loan](#) - Step UP is a low interest loan for people on low incomes who have difficulty accessing credit from a bank.
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- [UnitingCare Wesley Bowden - Community Foodies](#) - SA Community Foodies is a South Australian Nutrition program that aims to build the capacity of individuals and communities to make healthier food choices by training and supporting volunteer community members ("Foodies") to act as agents for change.
- [UnitingCare Wesley Bowden - Financial Counselling](#) - UCWB Financial Counsellors provide information, support and advocacy to people in financial difficulty. We provide a free, non-judgemental and confidential service.
- [UnitingCare Wesley Bowden- Inner Southern Homeless Service](#) - The Inner Southern Homelessness Service is a regional homelessness gateway and service hub, which facilitates a combination of on-site, community-based outreach and in-home support. They assist people who may be: homeless, at risk of losing their tenancy, residing in a boarding house, or on a wait list for accommodation. Primarily operating across the City of Marion, the City of Holdfast Bay and the City of Mitchum, they are not restricted to providing services to clients residing in these council areas. Th
- [UnitingCare Wesley Bowden- Young Carers Program](#) - The Young Carer Program supports Young Carers, who live in the North and West metropolitan areas of Adelaide, to manage the pressures and responsibilities of their caring role. To be eligible you must be up to the age of 25 years (currently studying) and provides care to someone who has an illness, disability or mental health issue, and live in the West Torrens, Charles Sturt, Port Adelaide Enfield, Salisbury, Playford or Tea Tree Gully council areas.
- [YMCA of South Australia's recreation database Info-Link](#) - This database contains a huge range of recreational and social opportunities to explore and choose from, including: sports, arts, games and personal development activities. We hope this information will inspire people of all backgrounds and abilities to get involved in their community by participating in recreational activities.
- [Youth Accommodation Aboriginal and Torres Strait Islander Specific Services \(YAATSISS\)](#) - The aim of the YAATSISS program is to assist and support Aboriginal youth, based on the intake criteria of homelessness and youth in crisis and/or at risk of homelessness. It offers a short-term accommodation service from two locations in metropolitan Adelaide – Olga Fudge Lodge for females and Narungga House for males.
- [Youth Services - Playford Community](#) - This resource provides a list of organisations located within the Playford or surrounding area that provide services to or programs for young people aged 12 - 25.