



## Saving STRATEGIES

- Save for unexpected expenses – house repair etc
- Save energy – use water bottle than heater, switch off power point when not using etc
- Be careful contracts, interest free loans. These often have high interest fees or hidden costs. Sales people in stores, over the phone or door knockers may try to ask you to sign an agreement (e.g. for electricity or phone company). Do not sign any contract without fully understanding the terms and conditions
- Avoid credit cards until you have a steady income. There are high interest fees with credit cards.
- Use prepaid mobile, cheaper than contract.
- Use Skype or Whatsapp, or international calling cards to make international call
- Buy things when there is a “sale” or buy second hand from “opp shop”. Many Australian do this as it is good for the environment (recycling) and it is cheaper.
- Make sure you use your Health Care Card to get discounts or concessions for:
  - Public transport
  - Medical services and medicines
  - Electricity, gas, water companies
  - Ambulance – you have to pay for Ambulance cost if you don’t have a Concession card
  - Movies and other entertainment
  - It is a good idea to check if there are concession prices no matter whatever service you use. **Always ask if there is a concession price!**