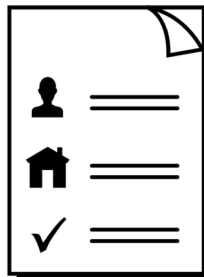




Enhanced Income Management and support services

You can get help to manage your money



Easy Read

About this fact sheet



Services
Australia

This fact sheet is from Services Australia.

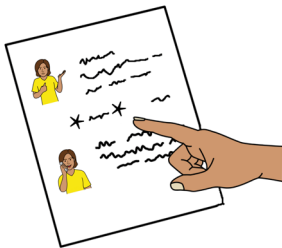


This fact sheet is written in a way that is easy to understand.



You can read more information about this topic on our website at

servicesaustralia.gov.au/smartcard



We add a star before and after ***hard words***.

Then we explain what the words mean.

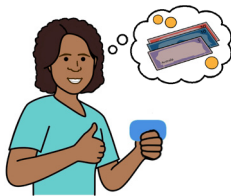


You can ask someone to help you read and understand this fact sheet.



Contact information is at the end of this fact sheet.

Enhanced Income Management and the SmartCard

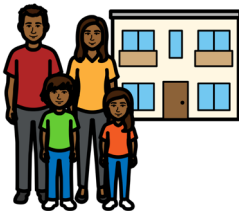


Enhanced Income Management helps you manage the money you get from us.



For example, it helps you pay for

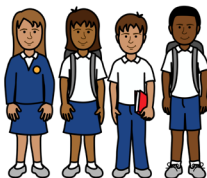
- food



- rent



- bills



- school.

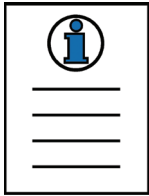


Services
Australia

Your account is managed through Services Australia, or the Traditional Credit Union if you live in the Northern Territory.



You get a SmartCard with your account.



You can get more information and support with enhanced Income Management and the SmartCard.



Call the SmartCard eIM hotline.

Tell us if you need an interpreter.

Call 1800 252 604



Call the Traditional Credit Union if you have a Traditional Credit Union SmartCard.

Call 1800 828 232

You may have to pay for calls to 1800 numbers from your mobile phone.



Go to the Services Australia website.

Website

servicesaustralia.gov.au/smartcard



Visit a Services Australia service centre.

Help to manage your money



If you need help to manage your money, you can get free ***financial support***.



Financial support can include help to

- ***budget***
 - budget means a plan for saving and spending



- deal with ***debt***
 - debt means money you owe



- manage your money.

You can go to the Services Australia website for help.



Website

servicesaustralia.gov.au/managing-your-money



You can talk to someone for free from our Financial Information Service by phone, video call or in person.

Go to our website for more information.

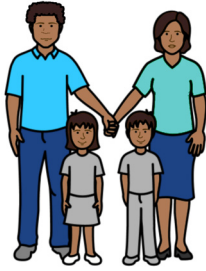
Website

servicesaustralia.gov.au/fis



Any financial support you get is private.

A financial counsellor can help



Financial counsellors are available in your community and can help you and your family.

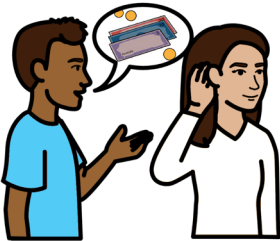
Financial counsellors are professionals who can help you



- understand your money



- plan for your future.



You can ask a financial counsellor to

- talk to people you owe money to and make a plan for payments



- make a budget



- help you know what to do if you cannot pay your bills.



Support services



**Help with financial counselling,
managing your money and other
financial support**



Mob Strong Debt Helpline.

A free service for Aboriginal and Torres Strait
Islander people.

Call 1800 808 488

Website

[financialrights.org.au/getting-help/mob-
strong-debt-help](https://financialrights.org.au/getting-help/mob-strong-debt-help)



The free National Debt Helpline.

Monday to Friday from 9:30 am to 4:30 pm.

Call 1800 007 007

Website ndh.org.au



MoneySmart financial counselling.

Website

[moneysmart.gov.au/managing-debt/
financial-counselling](https://moneysmart.gov.au/managing-debt/financial-counselling)

Department of Social Services or DSS
support services.

Website dss.gov.au/supportservices



**Help for people with disability, their
families and carers**

Disability Gateway.

Call 1800 643 787

Website disabilitygateway.gov.au



Help with food and bills

Salvation Army.

Call 137 258

St Vincent de Paul Society.

Call 131 812

Talk to your local community centre, church or community organisation.



Help with emotional support

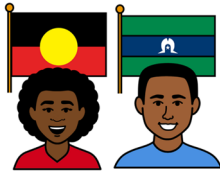
Crisis support.

Lifeline. Call or chat at any time.

Call 131 114

Online chat

lifeline.org.au/crisis-chat



13YARN. Aboriginal and Torres Strait Islander peoples can call at any time.

Call 13 92 76



Depression or anxiety.

Beyond Blue. Call or chat at any time.

Call 1300 224 636

Online chat

beyondblue.org.au/support-service/chat



Domestic or family violence counselling.

1800RESPECT. Call at any time.

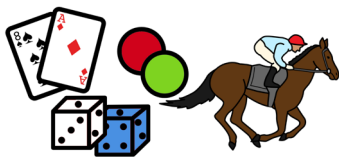
Call 1800 737 732



Alcohol or other drug use.

Family Drug Support Australia. Call at any time.

Call 1300 368 186



Gambling.

National Gambling Helpline. Call at any time.

Call 1800 858 858



Help to speak and listen

If you need help to speak or listen, the National Relay Service can help you make a call.

Call 1800 555 660

Website accesshub.gov.au/nrs-helpdesk

Help in your language



If you need help with other languages, contact the Translating and Interpreting Service.

Call 131 450

Website tisnational.gov.au

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