# Volunteering for enhanced Income Management and the SmartCard

Easy Read Fact sheet

## About this fact sheet

This fact sheet is from Services Australia.

You can read more information about this topic on our website at servicesaustralia.gov.au/smartcard

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

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

This information is for people in

* the Northern Territory
* Bankstown, New South Wales
* the Bundaberg and Hervey Bay region, Cape York and Doomadgee region, Logan, Rockhampton and Livingstone, Queensland
* the Goldfields region, Kununurra and Wyndham in the East Kimberley region, Ngaanyatjarra (NG Lands), Kiwirrkurra Community, Kimberley region, Perth Metropolitan and Peel District, Western Australia
* the Ceduna region, Playford,
* Anangu Pitjantjatjara Yakunytatjara (APY Lands) and Greater Adelaide, South Australia
* Greater Shepparton, Victoria.

If you want help with managing your money and you are eligible, you can \*volunteer\* for \*enhanced Income Management\*. Volunteer means you agree to be part of the program.

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

For example, it helps you pay for

* food
* rent
* bills
* school.

If you volunteer, you must stay on enhanced Income Management for at least 13 weeks.

You can volunteer for enhanced Income Management by contacting

* Services Australia or
* Family Responsibilities Commission (FRC), if you live in the Cape York and Doomadgee region.

Your enhanced Income Management account will be managed through Services Australia.

Half your payment goes into your enhanced Income Management account. The other half goes into your personal bank account.

If you live in the Cape York or Doomadgee region, the Family Responsibilities Commission will determine how your payments will be managed.

## SmartCard

On enhanced Income Management you will get a SmartCard.

You can get your SmartCard when you visit a Services Australia service centre, participating agent or remote servicing team.

You can use the SmartCard and enhanced Income Management account to

* pay for things in store or online
* make BPAY bill payments.

You can also transfer money from your account to other people’s enhanced Income Management accounts.

If you want to check your balance or set up your SmartCard tap to pay, you can do this

* online
* on your SmartCard app
* by contacting Services Australia.

## Things you cannot buy with your SmartCard

You cannot use your SmartCard to

* buy \*tobacco\* or tobacco products – tobacco is used in cigarettes and other products
* buy \*pornography\* – pornography means sexual pictures, videos or text
* buy alcohol or \*homebrew kits\* – homebrew kits are used to make alcohol.

Also, you cannot use your SmartCard to

* \*gamble\* – gamble means you bet money on things
* buy products that are like cash and some gift cards
* get cash out.

## If you lose your card

If you lose your card, you can get a SmartCard by visiting a Services Australia service centre, participating agent or remote servicing team.

A new SmartCard with your name on it will be sent to you in the mail.

## Family Responsibilities Commission

If you live in the Cape York or Doomadgee region, call the FRC on 1800 004 973 to get more information about enhanced Income Management, apply to volunteer for the enhanced Income Management program, change the way your payments are managed.

**O-Hub Community Centres**

You can visit an O-Hub Community Centre for support.

O-HUB Aurukun

519 Kang Kang Road Aurukun QLD 4892 Call 07 4083 4505

O-Hub Coen

27 Taylor Street Coen QLD 4892 Call 07 4083 5001

O-Hub Hope Vale

3 Muni Street Hope Vale QLD 4895 Call 07 4083 8800

O-Hub Mossman Gorge

16 Kankarr Road Mossman Gorge QLD 4873 Call 07 4084 4400

## Help in your area

You can

* call the SmartCard eIM hotline on 1800 252 604 tell us if you need an interpreter
* go to the Services Australia website servicesaustralia.gov.au/smartcard
* go to the Department of Social Services website [dss.gov.au/supportservices](http://dss.gov.au/supportservices)

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

## National support services

You can get help from services across Australia.

## Help for people with disability

Disability Gateway Call 1800 643 787

## Help with food and bills

Salvation Army Call 13 72 58

St Vincent de Paul Society Call 13 18 12

You can also contact local community centres, churches or community groups.

## Help with managing money

Moneysmart Call 1800 007 007

Mob Strong Debt Helpline Call 1800 808 488

## Emotional support

Lifeline Call 13 11 14

Beyond Blue Call 1300 22 46 36

1800RESPECT Call 1800 737 732

Family Drug Support Australia Call 1300 368 186

National Gambling Helpline Call 1800 858 858