



The Centrelink pension bonus will be paid in December

It's a lot of money, so you want to make the best use of it

Here are some good ideas to help you think about how you are going to spend your money.



If you'd like to talk to someone about money and planning, we have **free** sessions.

Talk to one of our office staff at **Anglican Community Care** to make an appointment by calling:

- Berri** 8582-2344
- Millicent** 8733-3011
- Mount Gambier** 8723-0540
- Murray Bridge** 8532-6303
- Waikerie** 8541-2081

www.accinc.org.au

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Some good ideas to help you think about how to spend it



Don't blow your bonus

Practical items

Cars

- Register your car for a full year
- New tyres for your car
- Insure your car
- Service your car
- Purchase RAA membership
- Purchase fuel cards, so you don't get caught without fuel

Transport idea

- Purchase multi-trip tickets to have on hand for public transport

Health ideas

- Get a dental check up
- Get Ambulance cover (\$36.50 for a single pensioner, and \$73 for a family per year)
- Take your pet for a vet check

Household items

- Purchase blinds to keep your house cool in summer
- Buy a rainwater tank
- Buy an energy efficient fridge or water efficient washing machine
- Purchase energy efficient light globes to save money
- Buy a water saving shower head

Money

- Pay off your credit cards (then cut them up)
- Pay off any outstanding debts
- Pay off your cash loans
- Pay off hire purchases
- Pay extra on your utilities (phone, electricity, gas) so you start the new year in credit
- insure your house and contents
- pay extra on your mortgage

Looking ahead

- Save the bonus for emergencies
- Stock up your pantry with non-perishable items, toiletries, cleaning products or tinned food
- Purchase phone cards to call family overseas or interstate for Christmas
- Save your bonus for the January sales, and make your money go twice as far
- Have you got a birth certificate? Why not apply for it now?

Back to school items

- Get ahead on school fees
- Buy a computer (you can purchase a low cost reconditioned computer from Anglicare's Digital Depot, 8209 5705)
- Put it aside for stationery and uniform costs in the new year

Christmas spending

- Set a limit for your spending, and stick to it
- Try a KrisKringles: put all your names into a hat and draw one out, and you only buy one present for that person. Agree on the maximum you can spend
- Purchase zoo, dolphin cruise or movie tickets as presents for the family which can be used through the holidays

When you have thought about all of these things, what about

- Plan for a holiday
- Enrol in a course
- Go to the movies
- Have a massage
- Go out for a coffee, or a meal

Think! before you spend it as it is a one-off.

- Don't spend it all at once, unless it's paying off a debt
- If you've got clear of debt, stay clear of debt
- Don't use it as a deposit on expensive items that have to be paid off in the future
- **Come and talk to us if you need more advice**