**Talking Money**

**My money style is:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**I am good at:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**I would like to work on:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**



**The top four most important things**

**1.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**3.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**4.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**



 **Resources**

**Good Money - 1300 770 550**

[**www.goodmoney.com.au**](http://www.goodmoney.com.au)

* **No Interest Loan (NILS)**

Free loan for household items and services up to $1,500

* **StepUP loan**

Low interest loan up to $3,000

* **Affordable insurance**
* **Financial counselling**

Free help to deal with financial problems

* **LaunchME Young Carers**

Start your own small business

**ASIC Money Smart**

[**www.moneysmart.gov.au**](http://www.moneysmart.gov.au)

* **Life events and you, under-25s**

Tips on saving, using credit, buying insurance and lots more

* **Online Calculators**

Compound interest, savings/ rent Vs buy

* **Online and printable budget templates**

Start your budget now!

**Ask Izzy**

[**www.askizzy.org.au**](http://www.askizzy.org.au)

Find nearby services to help with lots of different things

**Fines Assist - 9948 8777**

[**www.neighbourhoodjustice.vic.gov.au**](http://www.neighbourhoodjustice.vic.gov.au)

Information about options to have fines reviewed, payment plans and your rights

**Spend Tracking + Budgeting Apps**

* ASIC Track My Spend
* Money Brilliant
* Pocketbook

Thinking of everything you learned today, what is one (or more than one!) thing that you want to change in your life?

Thinking of everything you learned today, what is one (or more than one!) thing that you want to tell your friends and family?