

This topic is about paying bills in different ways and what your client can do if they cannot pay their bills on time.

Section: content for the worker and resources	 Key messages
<p>A: Introducing paying bills</p> <p>  Level 1</p> <p> Factsheet</p>	<ul style="list-style-type: none"> ▶ A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet. ▶ Everyone has bills to pay.
<p>B: What a bill looks like</p> <p> Activity Level 2: <i>Identifying what is on a bill</i></p> <p> Story Level 2: <i>James explains a bill to Peter</i></p> <p> Activity Level 2: <i>Match the words to their meaning</i></p> <p> Factsheet</p>	<ul style="list-style-type: none"> ▶ A bill must be paid by the due date. ▶ The due date for payment is written on the bill.
<p>C: When bills are due</p> <p> Activity Level 2: <i>Mark the due date of bills</i></p> <p> Story Level 2: <i>Fatima forgets to pay her water bill</i></p> <p> Activity Level 3: <i>Complete the table</i></p> <p> Story Level 3: <i>Fatima's story continues</i></p> <p> Factsheet</p>	<ul style="list-style-type: none"> ▶ Pay your bills by the due date. ▶ Write down the due date in a place where you can see it.
<p>D: Ways to pay bills</p> <p> Activity Level 2: <i>Choose the correct meaning</i></p> <p> Story Level 2: <i>Melissa learns about ways to pay bills</i></p> <p> Activity Level 3: <i>Yes or No</i></p> <p> Factsheet</p>	<ul style="list-style-type: none"> ▶ There are different ways to pay a bill. ▶ If you are paying your bill by post then send the payment earlier than the due date.
<p>E: Paying your bills on time and getting help</p> <p> Activity Level 2: <i>Not paying bills on time</i></p> <p> Story Level 2: <i>Get free help from a Financial Counsellor</i></p> <p> Activity Level 3: <i>Understanding where to get help if you cannot pay your bills</i></p> <p> Factsheet</p>	<ul style="list-style-type: none"> ▶ Call the service provider if you cannot pay your bill on time. ▶ Check for any discounts (concessions). ▶ Get help if you cannot pay your bill.

3: Paying bills

Financial literacy levels



Ask these types of questions to check your client's level of understanding and knowledge

- ▶ What is a bill?
- ▶ What are ways to pay a bill?
- ▶ Who do you contact if you are having trouble paying your bill?

After your client answers your questions, determine what information they need based on their level of knowledge. You can do this using this table.

Your client has this level of knowledge	Description
Level 1: No or a limited understanding	<p>If your client cannot answer any of your questions or can only answer them a bit, they have no or a limited understanding.</p> <p>You can help them understand more by showing them the photo story in their translated language to introduce the topic.</p> <p>You can also listen to the audio story.</p> <p>After using the photo and/or audio stories, see if your client has developed some understanding of the topic, by asking them to answer the questions again.</p> <p>At the end of the section, you can give your client the factsheet in their translated language to take home with them, so they can look at it later.</p>
Level 2: Some level of understanding	<p>If your client answers one or more of your questions, but not in a lot of detail, they have some level of understanding.</p> <p>You can show them the photo story to review the topic.</p> <p>You can also go through the Level 2 activities and stories in the kit as these are for clients with some level of understanding.</p> <p>At the end of the section, you can give your client the factsheet in their translated language to take home with them, so they can look at it later.</p>
Level 3: A higher level of understanding	<p>If your client answers your questions in detail they have a higher level of understanding.</p> <p>For example, if you ask your client 'What is a bill?', and they can explain what it is, you do not need to show them the photo story. Instead, you can look at the more advanced activities in the kit with them, labelled as Level 3.</p> <p>At the end of the section, you can give your client the factsheet in their translated language to take home with them, so they can look at it later.</p>

A: Introducing paying bills



Key messages

- ▶ A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and Internet.
- ▶ Everyone has bills to pay.

Content for the worker

This section introduces your client to the concept of paying bills. To do this, show your client the photo story and/or play the audio story.

When showing the photo story, remember to pause and check if your client is following the story in the right sequence.

A factsheet on this topic is also available for your client. You can photocopy and give the factsheet to your client in their translated language to take home.



After using the photo and audio stories, you can check your client's level of understanding and knowledge by asking questions such as:

- ▶ What does it mean to pay bills?
- ▶ What can you remember about the steps to paying bills?
- ▶ Does everyone have to pay bills?

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to the next level the next time you meet your client – from **Level 1** to **Level 2** or from **Level 2** to **Level 3**.

Resources



Level 1: Paying bills photo story



Level 1: Paying bills audio story



Paying bills fact sheets. These can be found at the end of the topic in the following languages:

- 1 English
- 2 Arabic
- 3 Assyrian
- 4 Burmese
- 5 Chin Hakka
- 6 Dari
- 7 Dinka
- 8 Farsi
- 9 Hazaragi
- 10 Karen
- 11 Kirundi
- 12 Nepalese
- 13 Nuer
- 14 Sudanese Arabic
- 15 Swahili
- 16 Tamil

3: Paying bills

B: What a bill looks like



Key messages

- ▶ A bill must be paid by the due date.
- ▶ The due date for payment is written on the bill.

Content for the worker

A bill is an amount of money you owe for goods supplied or services you have received (for example a gas bill or a mobile phone bill).

Services you use in your home need to be paid for. These include:

- ▶ gas
- ▶ electricity
- ▶ water
- ▶ home phone
- ▶ Internet.

You will receive a bill for each service you use, usually every 3 months. This can vary depending on who is providing you with the service (called **service providers**).

For other types of services, such as mobile phone, you will usually receive a bill every month.

What a bill includes

Bills have this same information:

- ▶ total amount you have to pay (**amount payable**)
- ▶ date to pay it by (due date)
- ▶ amount of the service you used (for example, for a phone bill this will be the number of calls you made)
- ▶ the different ways you can pay for your bill (**payment options**)
- ▶ your name and address
- ▶ your customer number.



Sample electricity bill

A copy of what a bill might look like (sample bill) is on pages 6 and 8.

Most bills contain the type of information displayed on this sample electricity bill.

As you can see on the sample, some main parts of a bill are:

Amount payable and due date

The amount payable is how much money you must pay for the service you have used. Sometimes this is the amount that follows the words 'please pay'.

The due date is the date by which you must make your payment so you are not late.

Government rebates

Government rebates is an amount of money the government gives to people who have specific products in their home. Each state or territory offers different types of rebates, usually for things that help save on water or electricity. For example in Victoria, the government gives you money if you buy a particular type of appliance (such as a washing machine) that does not need to use as much water.

Rebates are not given to you as cash. They appear on your bill as credit or CR – money you do not have to pay.

Payment options

Payment options are the different ways you can pay your bill. For example, you can pay some bills through **direct debit**, over the phone, by credit card or by post.

Financial difficulties

Financial difficulty (or **financial hardship**) is when you are having trouble paying your bill.

Interpreter services

Interpreter services are people you call if you need to use an interpreter to understand your bill.

Depending on your client's level of understanding you may wish to explain some of the other information included in the sample bill on pages 6 and 8, which are explained on the sample bill itself.

Activities and stories



Level 2: *Identifying what is on a bill*
Page 19



Level 2: *James explains a bill to Peter*
Page 23



Level 2: *Match the words to their meaning*
Page 27

3: Paying bills

B: What a bill looks like (continued)

Example Electricity

TAX INVOICE
Invoice no. 999999

ABN XX XXX XXX XXX

please pay \$525.56

by 3 June 2011

MR & MRS SAMPLE
48 SAMPLE STREET
SAMPLEVILLE NSW 2999

includes \$44.58 overdue payable immediately

Customer number 11111-XXX

Bill enquiries 13 XX XX

Supply interruptions 13 XX YY

Info online www.exampleelectricity.com.au

Did you know you can report damaged or non-operational streetlights online? This includes streetlights that are operating during the day. Simply visit: www.exampleelectricity.com.au/streetlight to report the problem. Alternatively you can contact us on 13 XX YY. By reporting broken or faulty streetlights, you are helping to maintain a streetlighting system that is reliable, energy efficient and safer for your community.

4 account summary

BALANCE LAST BILL	\$44.58
we received	\$00.00
overdue – payable immediately	\$44.58

5 **THIS ELECTRICITY BILL**

48 Sample Street Sampleville NSW 2999	
90 days electricity supply from 02/12/10 to 02/03/11	
electricity charges	\$464.86
Government energy rebates (EAPA, Centrepay)	27.61 CR
Total GST payable 10%	27.61 CR

see back for details >>

INVOICE DATE: 14/05/2010

Any payments made on or after this date will be shown on your next bill.

6 **please pay \$525.56**

9 **Customer assistance**

Financial difficulties If you have financial difficulties, call us on 13 XX XX. You may also be eligible for EAPA payment assistance vouchers. These are available from participating community organisations.

Example Support Helping customers in times of hardship call 13 XX XX for assistance.

Rebates for information on government energy rebates or life support call 13 XX XX.

Amount paid \$

BPAY Biller Code: XXXXX
Ref: xxxx xx xxxx xx xxxxxx

BPAY* Contact your financial institution to pay from your cheque, savings or credit card account. When prompted, enter the reference number from the BPAY box.
*Minimum transaction of ten (10) dollars.

Other ways to pay on the back.

MR & MRS SAMPLE



1 Amount payable and due date

The total amount owed is \$525.56. The date the payment is due is 3 June 2011. The amount includes any money that was **overdue** when the bill was printed (see overdue amount below).

2 Overdue amount

This is the money the company charged you on a previous bill but has not yet been paid for. The overdue amount on this bill is \$44.58. This amount needs to be paid immediately. Even if an overdue amount has already been paid, it may appear on your current bill if this bill was printed before the company received your money.

3 Customer's name and address

This is the customer's name and current postal address. The postal address may be different from the billing address.

4 Account summary

This is a breakdown of the amount you need to pay (Item 1). It includes adjustments, overdue amounts or credits from previous bills (if applicable), and details of your last account, including payments received.

5 Government rebates

This is the amount of the energy rebate the government gives as a credit to people who have certain products in their home that save water or electricity.

6 Payment options

This lists the most convenient ways to pay your account. Other ways to pay are sometimes listed on the back of the bill.

7 Customer number

Every customer has their own number. This tells the retailer who the customer is. This is the number you should refer to when you ask about your bill.

8 Contact details

The phone numbers and web address to use if you need to contact the retailer to ask questions or get more information about your bill.

9 Customer assistance

Information about how to get help if you have financial difficulties or want to know about government rebates.

3: Paying bills

B: What a bill looks like (continued)

Example Electricity

Please pay
\$525.56

By 3 June 2011
includes \$44.58 overdue
Payable immediately

10 Compare your usage

Your average daily electrical usage

29.16 units (kWh) or \$5.34 per day

Your average usage is up 7.08 units (kWh) per day from last year

11 Greenhouse gas emissions produced by your electricity usage

2.61 tonnes per bill

Greenhouse gas emissions up 0.46 tonnes this bill from last year.

12 Electricity charges based on actual reads

Special note: this bill includes a price change from 15/01/2011 – see below

for 48 Sample Street Sampleville/premises no. 000000/NMI 4444444444

meter number 271132 123456	previous reading 94808 5426	this reading 97070 5789		units (kWh) 2262.00 363.00	
----------------------------------	-----------------------------------	-------------------------------	--	----------------------------------	--

	cents per unit (kWh)	cents per day	\$ amount
charges for this reading			
57.00: Residential	2262.00	16.330	369.38
57.01: Residential controlled Load 1	363.00	6.220	22.58
5700: Service Availability	90	61.000	54.90
5701: Service Availability	90	5.170	4.65

Miscellaneous charges and adjustments	\$ amount
401: EAPA Centrepay	27.61CR
EAPA Rebates (Energy Rebate, Life Support Rebate, Medical Energy Rebate)	5.58
Price change	15010: examplegreen 10%
	7.77
<hr/>	
new charges	\$437.25
GST	\$43.73
total new charges including GST	\$480.98

13

you next approximate meter reading date is 09/06/2011

14 Other ways to pay

18 **B PAY** BPAY Biller Code: XXXXX
Ref: xxxxx xx xxxxx xx xxxxxx

Receive, view and pay this bill using internet banking. Contact your bank/building society/credit union.

VISA **MasterCard**

Online: Visit www.exampleenergy.com.au to pay by direct debit or credit card. We accept Mastercard or Visa.
By Phone: We accept Mastercard or Visa. Call 13XX XX XX

POST billpay Billpay Code: XXXXX
Ref: xxxxx xx xxxxx xx xxxxxx

Phone 13 XX XX or go to postbillpay.com.au to make a payment using your credit card. Alternatively payments can be made in person using cash or cheque at any Post Office.

17 Interpreter service

19 For interpreter service call xxxxx.

DIRECT DEBIT

Save time by having your account paid automatically on the pay by date. Apply online at www.exampleelectricity.com.au or phone 13 XX XX.

By Mail: Please make your cheque or money order payable to Example energy. Mail this slip with your payment to: Example Electricity Locked bag xxxxx Sydney NSW 2010

OVERDUE ACCOUNTS MAY ATTRACT A LATE PAYMENT FEE.

10 Average daily usage

Shows how much energy you used – in kilowatt hours (kWh) for electricity and megajoules (MJ) for natural gas. You can use this information to compare the amount used in this bill and the amount used in previous bills.

11 Greenhouse gas emissions

Shows the greenhouse gas emissions produced by the amount of electricity you used.

12 Charges

A detailed breakdown of the charges for the energy you used. It explains when you used electricity (for example, at peak times when lots of people were using electricity or off peak times when not so many people were), different meter charges, rebates, GreenPower charges and GST.

13 Special note

Outlines any price change and the date the change takes effect. If there is no price change this will not appear on your bill.

14 Premise address

Your address to which the energy is being supplied.

15 Premise

The number allocated to your address, to which the energy is being supplied.

16 NMI

This means National Meter Identifier and is the number given to the address where the electricity is used. Each customer has their own NMI.

17 Next meter reading

The (approximate) scheduled date for the next meter reading. If you have a Smart Meter, there will be no meter reading. This is done automatically.

18 Other ways to pay

Lists the other ways you can pay your account.

19 Interpreter services

The number to call if you need to use an interpreter to understand your bill.

3: Paying bills

C: When bills are due



Key messages

- ▶ Pay your bills by the due date.
- ▶ Write down the due date in a place where you can see it.

Content for the worker

The date you have to pay your bill by is called the due date. You can usually see the due date in the top right-hand corner of your bill (see example below). It always has the word 'by' in front of the date.



If you do not pay your bill on time (by this date), then you are late and your payment becomes overdue. You may then have to pay a late payment fee. This extra amount of money may be added to your next bill which means your next bill will be bigger. The amount of the late payment fee differs for each service provider.

The total amount you may have to pay on your next bill will include:

1. the amount of the bill you did not pay by the due date
2. a late payment fee
3. the amount of your next bill.

With the sample electricity bill on page 6, the bill is \$526.56. If you do not pay this amount on time, your next bill will include:

- ▶ the amount you have not paid (\$526.56)
- ▶ a late payment fee (\$30), for a total of \$556.56.

If your next bill is \$430 you will find that the total you need to pay is \$986.50, which equals your current bill of \$430 and your previous bill plus late fee.

To avoid paying late fees you must remember when your bills are due and pay them on time.

You can circle the date your bills are due on a calendar (see the sample for February below) and write the name of the bill on the calendar near the date you circle. If you have a mobile phone you can put a reminder in your mobile phone calendar.

FEBRUARY 2011						
SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	Gas bill due \$215				

If this is for your gas bill, write **GAS BILL DUE** near the date so you remember when to pay. You can also write the amount that is due.

Marking the due date on a calendar

If you look at the due date on your bill and it says 28 February 2011, you can circle that date on your calendar just like in this picture. You can also write the amount of the bill near the due date.

You can print a monthly calendar for your client and give it to them to take home and circle when their bills are due.

Activities and stories



Level 2: *Mark the due date of bills*
Page 31



Level 2: *Fatima forgets to pay her water bill*
Page 35



Level 3: *Complete the table*
Page 39



Level 3: *Fatima's story continues*
Page 43

3: Paying bills

D: Ways to pay bills



Key messages

- ▶ There are different ways to pay a bill.
- ▶ If you are paying your bill by post then send the payment earlier than the due date.

Content for the worker

You can help your client understand ways to pay bills by talking to them about the different options. Explain the payment options to your client by reviewing the content below and looking at the options in the table on the next page.

Paying bills at the post office

A way you can pay your bills is in person at the post office. Take your bills with you when you go to pay.

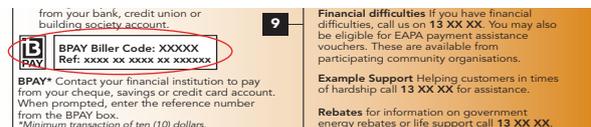
Post (by mail)

You can pay your bills by sending a money order or a cheque by post to your service provider. If you are going to mail your bill you have to do this several days before the due date on the bill or your payment will not arrive on time (by the due date).

BPAY

BPAY is a way you can pay your bills using the Internet or phone. It is run by Australia's **banks**, **building societies** and **credit unions**.

You can use BPAY to pay your bills at any time, day or night, and on any day of the year, saving you time. On your bill you will find a Biller code number and Customer reference number which you will need when paying your bills with BPAY. Refer to the sample bill to see where the BPAY details are.



Centrepay

Centrepay is a free service you can use to pay your bills direct from income you receive from Centrelink. Through Centrepay you can have a regular amount of money taken out of each of the payments you receive from Centrelink to pay your bills. This money is given direct to the service provider. Then you receive what is left from Centrelink. Centrelink only takes an amount from your pay every two weeks, not every week.

To use Centrepay you first have to call Centrelink and make arrangements over the phone or complete the correct Centrepay form. This sets things up so your bills can be paid direct from your income. You can also call the service provider that you need to pay to directly to set up Centrepay.

Direct debit

Direct debit is when money is automatically taken out of an account you have set up at a bank. The money is used to pay your bills. You choose which account you want to have money taken from.

It is important to make sure you have enough money in your account for each payment or you will be charged extra money by your bank. To use direct debit you first have to contact your service provider to set things up.



You can explain to your client that if they are going to use direct debit they need to make sure there is always enough money in their account or they will be charged fees (extra money) by their bank.

Payment options

Option	Way to pay	How to pay
	BPAY	Phone, Internet
	Credit cards	Phone, Internet and the post office
	Postbillpay	Phone, mobile phone, Internet, post office
	Mail	Cheque or money order
	Centrepay	Through Centrelink. You have to make arrangements with Centrelink to set this up (by phone or by filling in a form).
	Direct debit	Through your service provider. You have to make arrangements with your service provider to set this up.



You can explain to your client that if they are going to pay their bill using the mail they should do so with a cheque or money order. It is not a good idea to send cash because it could get stolen.

Activities and stories



Level 2: Choose the correct meaning
Page 47



Level 2: Melissa learns about ways to pay bills
Page 53



Level 3: Yes or No
Page 57

3: Paying bills

E: Paying your bills on time and getting help



Key messages

- ▶ Call the service provider if you cannot pay your bill on time.
- ▶ Check for any discounts (concessions).
- ▶ Get help if you cannot pay your bill.

Content for the worker

A number of things can happen if you do not pay a bill on time:

- ▶ you could be charged a late payment fee (an extra amount added to your next bill)
- ▶ your service provider might take note that you pay late and this could affect the future service you receive
- ▶ your service provider could end the service (for example, disconnect your home phone so you cannot use it or stop your electricity so you cannot cook, heat or turn on lights).

It is important to pay your bills on time. If you are more than 60 days late paying your bill this is serious because this may be recorded on your credit file. This means it may be hard for you to borrow money in the future.

For more information on credit files refer to the Credit topic, section 6.



You can explain to your client that if they pay their bill using the post then they need to send a cheque or money order. It is not a good idea to send cash because it could get stolen.

Concessions

In most parts of Australia, service providers can offer you a discount (called a concession) if you are on a low income. You may have to show your Centrelink Health Care Card to get the discount.

Different states and territories offer different concessions but they can be for services such as gas, electricity and water. Check with your service provider to see if they offer discounts.

What to do if you cannot pay a bill

If you cannot pay your bill because you do not have enough money, do not ignore the situation. You should always contact your service provider. Most providers have people (sometimes called hardship officers) who can help you work out a plan so you can pay what you owe in smaller amounts until you have paid all of your bill.

If you use your credit card to pay for your utility bills, this will add to your debt. You will still need to pay back that money.

Getting help

If your service provider cannot or will not help you, you can contact one of the ombudsman schemes. You can find out about these on www.moneysmart.gov.au.

If you are having trouble paying your bill, you can also call a free Financial Counsellor on 1800 007 007. You can set up a time to go and see the Financial Counsellor to get them to help you. There are a few things they can do to help you.

If you are having problems with your phone or Internet contract or service provider, you can contact the Telecommunications Industry Ombudsman for free on 1800 062 058 (using an Australian landline) or you can visit the Telecommunications Industry Ombudsman website, www.tio.com.au.

If you can, contact your service provider.

If you have a problem with your utility contract or service provider you can contact the Energy Ombudsman for your state or territory on the numbers listed in the table below.

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

3: Paying bills

E: Paying your bills on time and getting help (continued)

There are also charities and community organisations that can help you with:

- ▶ food, transport or chemist vouchers
- ▶ rent or accommodation
- ▶ part-payment of electricity, gas or water bills
- ▶ food parcels or clothing
- ▶ budgeting or referrals to other programs.

The Emergency Relief Program is one program that can help. It is run by the Department of Families, Housing, Community Services and Indigenous Affairs. You can also contact your nearest support or referral centre by looking at the directories on the Salvation Army website or calling them on 13 72 58. You can also visit St Vincent de Paul's website or call their Canberra office on (02) 6282 2722. For a full list of charities go to the Australian Charities website.



You can explain to your client if the organisation you work for offers this help for those who are having difficulty paying their bills. You can also refer your client to other places that offer this type of help.

Activities and stories



Level 2: *Not paying bills on time*
Page 59



Level 2: *Get free help from a Financial Counsellor*
Page 63



Level 3: *Understanding where to get help if you cannot pay your bill*
Page 67



Activities and stories

Section: content for the worker and resources	Page
B: What a bill looks like	19
 Activity Level 2: <i>Identifying what is on a bill</i>	19
 Story Level 2: <i>James explains a bill to Peter</i>	23
 Activity Level 2: <i>Match the words to their meaning</i>	27
C: When bills are due	31
 Activity Level 2: <i>Mark the due date of bills</i>	31
 Story Level 2: <i>Fatima forgets to pay her water bill</i>	35
 Activity Level 3: <i>Complete the table</i>	39
 Story Level 3: <i>Fatima's story continues</i>	43
D: Ways to pay bills	47
 Activity Level 2: <i>Choose the correct meaning</i>	47
 Story Level 2: <i>Melissa learns about ways to pay bills</i>	53
 Activity 3: <i>Yes or No</i>	57
E: Paying your bills on time and getting help	59
 Activity Level 2: <i>Not paying bills on time</i>	59
 Story Level 2: <i>Get free help from a Financial Counsellor</i>	63
 Activity Level 3: <i>Understanding where to get help if you cannot pay your bills</i>	67

3: Paying bills

This page has been intentionally left blank.

B: What a bill looks like

Identifying what is on a bill



You can use this activity to help your client identify important information on their bills. These include (1) the amount to pay and the due date, (7) the customer reference number and (9) the number to call if your client is having a problem paying their bill. The answers are on the next page.

You can give your client a copy of the sample bill below and help them identify different pieces of information found on the bill by asking them the questions.

You can also ask your client to bring in one of their own bills and you can complete the same activity with it.

1. What is the amount you have to pay?
2. What is the due date?
3. What is the number to call if you have a problem or cannot pay your bill?

Example Electricity

ABN XX XXX XXX XXX

MR & MRS SAMPLE
48 SAMPLE STREET
SAMPLEVILLE NSW 2999

account summary

BALANCE LAST BILL	\$44.58
we received	\$00.00
overdue – payable immediately	\$44.58

THIS ELECTRICITY BILL

48 Sample Street Sampleville NSW 2999
90 days electricity supply from
02/12/10 to 02/03/11

electricity charges	\$464.86
Government energy rebates (EAPA, Centrepay)	27.61 CR
Total GST payable 10%	27.61 CR

see back for details >>

INVOICE DATE: 14/05/2010

Any payments made on or after this date
will be shown on your next bill.

TAX INVOICE
Invoice no. 999999

please pay
\$525.56

by 3 June 2011

includes \$44.58 overdue
payable immediately

Customer number
11111-XXX

Bill enquiries
13 XX XX

Supply interruptions
13 XX YY

Info online
www.exampleelectricity.com.au

Did you know you can report damaged or
non-operational streetlights online? This
includes streetlights that are operating
during the day. Simply visit:
www.exampleelectricity.com.au/streetlight
to report the problem. Alternatively you can
contact us on 13 XX YY. By reporting broken or
faulty streetlights, you are helping to maintain
a streetlighting system that is reliable,
energy efficient and safer for your community.

MR & MRS SAMPLE

please pay \$525.56

Direct debit Call 13 XX XX to
arrange for payments to be made
from your bank, credit union or
building society account.

B
PAY

BPAY Biller Code: XXXXX
Ref: xxxx xx xxxx xx xxxxxx

BPAY* Contact your financial institution to pay
from your cheque, savings or credit card account.
When prompted, enter the reference number
from the BPAY box.
*Minimum transaction of ten (10) dollars.

Other ways to pay on the back.

Customer assistance

Financial difficulties If you have financial
difficulties, call us on 13 XX XX. You may also
be eligible for EAPA payment assistance
vouchers. These are available from
participating community organisations.

Example Support Helping customers in times
of hardship call 13 XX XX for assistance.

Rebates for information on government
energy rebates or life support call 13 XX XX.

Amount paid \$

3: Paying bills

B: What a bill looks like

Identifying what is on a bill (continued)

Answers

(1) \$525.56 (2) 3 June 2011 (3) 13 XX XX



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

B: What a bill looks like

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman for free on 1800 062 058 or visit the Telecommunications Industry Ombudsman website, www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

B: What a bill looks like

James explains a bill to Peter


Level 2

Peter has recently arrived in Australia from Kenya. He gets his first gas bill in the mail and he does not understand the information that is on the bill. He calls his settlement worker, James, who tells him he can help if there is something Peter does not understand. Peter is grateful and makes an appointment to see James. James asks Peter to remember to bring his gas bill with him so they can look at it together.

? What can you do if you do not understand a bill that you get?

At the appointment Peter gives James his gas bill. James explains to Peter that a bill is the amount of money Peter, as a customer, has to pay for the services he uses, such as gas, electricity or water.

James tells Peter there are several important things on a bill and that he needs to look at his bills as soon as they arrive. The two most important things are the date the bill must be paid by (due date) and the amount that has to be paid.

? Why is it important to know the due date?

James explains to Peter that the due date is important because Peter should not be late when paying his bills.

Another important item on the bill is the concession. James tells Peter that he can get a discount because he has a low income and is on a Centrelink payment.

Peter tells James that another important item on the bill is the section on the different ways to pay. Peter tells James he wants to pay his bill by post. James explains the way to do this is to send a cheque or money order in the post. He tells Peter not to send cash in the mail because it could get stolen.

? If Peter's bill is due on 7 January and he is going to pay by post when would he need to send the payment in the post?

James explains to Peter what to do if Peter ever finds it difficult to pay his bills. This is called financial difficulty.

James tells Peter never to just ignore the situation. He says if it happens there are several things Peter can do. James says it is important to call the service provider right away to tell them. He says Peter can also go to see a free Financial Counsellor.

Peter is happy that he now understands what is on his bill and thanks James for his help.

? What should you do if you cannot pay your bill on time?



3: Paying bills

B: What a bill looks like



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

B: What a bill looks like

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

B: What a bill looks like

Match the words to their meaning



Level 2

You can use this activity to make sure your client understands the important information on their bills.

You can ask your client to look at each item under 'Words' and then choose the item under 'Statements' that is the best match. You can ask your client to tell you the correct answer or write it down on the lines provided.

If you prefer you can also photocopy and cut up the words and statements and ask your client to match them. The answers are on the next page.

Words

- | | |
|-------------------|---|
| a. Amount payable | d. Payment options |
| b. Due date | e. Interpreter services |
| c. Concessions | f. Financial difficulty or financial hardship |

Statements

1. Ways you can pay your bill _____
2. When you are having trouble paying your bills _____
3. The date by which you must pay your bill _____
4. How much money you must pay _____
5. Financial help if you are on a low income _____
6. The number you call if you want to use an interpreter to understand your bill _____

3: Paying bills

B: What a bill looks like

Match the words to their meaning (continued)

Answers

1 (d), 2 (f), 3 (b), 4 (a), 5 (c), 6 (e).



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007 or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au.

If your client is having problems paying a service provider bill, they should contact the service provider. If they are having a problem with their utility contract or service provider you can tell your client to contact the Energy and Water Ombudsman on the numbers listed below.

B: What a bill looks like

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Concessions

For concessions contact the numbers listed below or visit www.concessions.act.gov.au/links

Australian Capital Territory	Canberra Connect 13 22 81 www.concessions.act.gov.au/all_act_government_concessions
New South Wales	Ageing, Disability & Home Care 02 8270 2000 www.adhc.nsw.gov.au/individuals/financial_support_-and-_concessions
Northern Territory	Northern Territory Pensioner and Carer Concession Scheme 08 8999 2400 www.health.nt.gov.au/Aged_and_Disability/Subsidies/NT_Pencon_Scheme/index.aspx
Queensland	Department of Communities 13 74 68 www.communities.qld.gov.au/community/concessions/
South Australia	Department for Families and Communities Concessions Hotline 1800 307 758 www.familiesandcommunities.sa.gov.au
Tasmania	Department of Premier and Cabinet 03 6232 7049 www.concessions.tas.gov.au
Victoria	Concessions Information Line 1800 658 521 www.cyf.vic.gov.au/concessions
Western Australia	Department for Communities 08 6551 8700 www.community.wa.gov.au

3: Paying bills

B: What a bill looks like

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the
key messages?
- ▶ How could the session have been
more effective?
- ▶ Did the activities engage your client in
the topic?
- ▶ What questions unexpectedly emerged
and how did you handle them?
- ▶ What might you do differently
next time?

C: When bills are due

Mark the due date of bills

 **Activity** **Level 2**

You can use this activity to help your client practice marking due dates for their bills on a calendar, so they are not late in paying them.

You can make a copy of the blank calendars on the next page and give the following three scenarios. Ask them to mark the due dates for each bill on the blank calendars. You can work on this together.

If your client prefers, you can print out the 3 blank calendar months for them to take home so they can mark the due dates of their bills on their calendar as they receive them.

Scenarios:

- ▶ Mary's gas bill is due on 15 September 2011
- ▶ Alex's electricity bill is due on 23 November 2011
- ▶ Amira and Marcus' Internet bill is due on 1 December 2011



3: Paying bills

C: When bills are due

Mark the due date of bills (*continued*)

SEPTEMBER 2011						
SUN	MON	TUES	WED	THURS	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

NOVEMBER 2011						
SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER 2011						
SUN	MON	TUES	WED	THURS	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

C: When bills are due

 End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

3: Paying bills

C: When bills are due

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

C: When bills are due

Fatima forgets to pay her water bill


Level 2

There are 2 parts to this story – this is Part One and Part Two is on page 41. There is an activity in each part of the story and you and your client can complete either or both.

Fatima gets her water bill for \$200 and it is due on 14 July. As it is only 1 July Fatima thinks she has a lot of time before she needs to pay her bill so she puts it away in a drawer.


What do you think about what Fatima did?

It is now 30 July and Fatima receives a water bill with 'overdue' marked on it. She sees that she is now being charged more money for not paying on time. Her bill is now \$250.

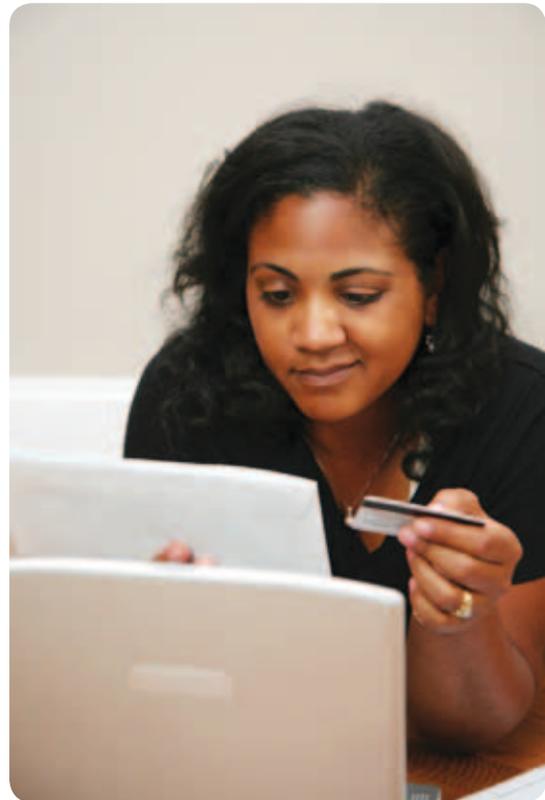
Fatima remembers that she did not pay her bill when it was due and now she has to pay a \$50 late fee. She is not happy as she now has to use the money she had saved to buy clothes to pay this extra amount.


What can Fatima do now?

Fatima pays her bill immediately as she does not want to receive any more late payment fees. The next day she gets her gas bill for \$150 and sees it is due on 14 August.


What do you think Fatima does with the gas bill?

Fatima has a few options. She can pay her gas bill right away, which means earlier than the due date, or mark the due date on her calendar to remind her to pay her bill on time. This way she will avoid being late and being charged extra money.



3: Paying bills

C: When bills are due



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

C: When bills are due

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

C: When bills are due

Complete the table


Activity Level 3

You can use this activity to show your client a way to keep track of what bills they have to pay.

You can make a copy of the table below and ask your client to complete it. Your client can start by filling in the service provider that provides them with each type of service and then the due date for that bill.

You can give the activity to your client to take home and complete and return it to you the next time you meet. You can also suggest to your client that they can keep the table and use it at home to keep track of their bills and due dates.

Service	Company	Due date
Gas 		
Electricity 		
Water 		
Home phone 		
Mobile 		
Internet 		

3: Paying bills

C: When bills are due

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

C: When bills are due

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract the or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

C: When bills are due

Fatima's story continues



Level 3

You can use this activity to continue with Fatima's story from Part One on page 35 and see what happens with her gas bill.

So your client remembers the story, you can review it with them again. Remind them that the next day Fatima gets her gas bill for \$150 and it is due on 14 August.

? What do you think Fatima does with the gas bill?

Fatima looks at her bill to find out what date it is due. She sees that there is still two weeks before she has to pay the bill so she puts it away in a drawer. Fatima thinks she will not forget when the gas bill is due because she remembers her experience last time when she forgot about her water bill and had to pay more money because she was late.

On 30 August Fatima gets a letter from her gas company telling her that her payment is overdue. Fatima knew she had to pay the bill but still forgot. She contacted the gas company to ask for extra time to pay her bill. They agreed. It is now 14 November and Fatima gets another gas bill in the mail. She now owes the gas company \$350.

? Can you explain how Fatima's bill got from \$150 to \$350?

Fatima is worried because she does not understand how her bill got so big and she knows she does not have the money to pay the total amount of the bill all at once. She calls her friend Andrew to tell him what has happened and asks him to help her understand why her bill went from \$150 to \$350.

Andrew explains to Fatima that her first gas bill was \$150. She did not pay this bill on time. The gas company then charged her a \$50 late payment fee which meant she owed \$200. Then her next gas bill arrived for payment. It was \$150. Andrew said that Fatima now has to pay the \$200 plus the \$150 for a total of \$350.

? What should Fatima do?

Fatima knows she cannot just leave this problem. She needs to fix it, so she calls the gas company and they give her a plan allowing her to pay in small amounts every month until she has paid all of the money she owes. By the end of the month Fatima receives her next electricity bill. It is due on 18 December.

? What would you tell Fatima to do with her electricity bill?

Fatima has learned that she either has to pay her bill right away, which means earlier than the due date, or mark the due date on her calendar to remind her to pay her bill on time.

So she is not late again, Fatima can also set up Centrepay, a free service she can use to pay her bills direct from the income she receives from Centrelink. This will help Fatima pay her bills on time and save her money.

3: Paying bills

C: When bills are due

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

C: When bills are due

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

D: Ways to pay bills

Choose the correct meaning



You can use this activity to test your client's understanding of ways to pay their bills. Ask your client to choose the correct answers to the following questions, to see if they understand the different ways they can pay their bills. The answers are on page 47.

1. What is Centrepay?

- a. Paying your bills at the post office, on the Internet or using your mobile phone.
- b. Paying your bills by having money taken out from your Centrelink income.

2. What is BPAY?

- a. Paying your bills over the phone or on the Internet using a biller code and a customer reference number.
- b. Paying your bills using credit cards.

3. What is direct debit?

- a. Paying your bills by sending a cheque or money order to the company.
- b. Paying your bills by having money automatically taken out from an account you choose.

4. What is Postbillpay?

- a. Paying your bills by having money taken out from your Centrelink income.
- b. Paying your bills at the post office, on the Internet or using your mobile phone.

5. How else can you pay for bills?

- a. You can go to the bank to pay your bills.
- b. You can pay your bills using a credit card.

6. How do you pay your bills by post?

- a. You send cash in the mail.
- b. You can pay your bills by sending a cheque or money order.

3: Paying bills

D: Ways to pay bills

Choose the correct meaning (continued)

 **Activity Level 2**

Activity Optional activity

You can use this activity to ask your client to match the payment option symbols in the column to the left to the correct meaning in the column to the right. The answers are on the next page.

Option	Meaning
1. Centrepay 	a. You can pay your bills at the post office, on the Internet or by using your mobile phone.
2. 	b. You can pay your bills using credit cards.
3. 	c. You can pay your bills by having money taken out direct from your Centrelink income.
4. 	d. You can pay your bills by sending a cheque or money order.
5.  	e. You can pay your bills over the phone or on the Internet if you have a biller code and a customer reference number.
6. 	f. You can have money automatically taken out from an account you choose.

D: Ways to pay bills

Choose the correct meaning (continued)

Activity answers

1 (b), 2 (a), 3 (b), 4 (b), 5 (b), 6 (b).

Optional activity answers

1 (c), 2 (e), 3 (f), 4 (a), 5 (b), 6 (d).



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	Great work! You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

3: Paying bills

D: Ways to pay bills

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

D: Ways to pay bills

Concessions

For concessions contact the numbers listed below or visit www.concessions.act.gov.au/links.

Australian Capital Territory	Canberra Connect 13 22 81 www.concessions.act.gov.au/all_act_government_concessions
New South Wales	Ageing, Disability & Home Care 02 8270 2000 www.adhc.nsw.gov.au/individuals/financial_support_-and-_concessions
Northern Territory	Northern Territory Pensioner and Carer Concession Scheme 08 8999 2400 www.health.nt.gov.au/Aged_and_Disability/Subsidies/NT_Pencon_Scheme/index.aspx
Queensland	Department of Communities 13 74 68 www.communities.qld.gov.au/community/concessions/
South Australia	Department for Families and Communities Concessions Hotline 1800 307 758 www.familiesandcommunities.sa.gov.au
Tasmania	Department of Premier and Cabinet 03 6232 7049 www.concessions.tas.gov.au
Victoria	Concessions Information Line 1800 658 521 www.cyf.vic.gov.au/concessions
Western Australia	Department for Communities 08 6551 8700 www.community.wa.gov.au

Reflection questions for workers

- ▶ What worked well today? What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

D: Ways to pay bills

Melissa learns about ways to pay bills


Level 2

Melissa and her baby daughter Leah have just joined a mothers' group for families that have just arrived in the neighbourhood. The group leader has organised for a speaker to talk to the mothers about paying bills, including the different ways to pay bills.


What are some ways to pay bills?

The speaker tells the mothers in the group there are a number of ways they can pay their bills. The speaker explains lots of options. She says they can take their bill to the post office and pay it there. They can use their credit card to pay over the telephone or on the Internet. They can use BPAY to pay over the telephone or on the Internet. They can also send their payment in the post using a cheque or money order (but not cash because it could get stolen).


What way do you use to pay your bills?

The speaker asks the mothers' group if anyone knows any other way to pay bills? Melissa answers and she tells the group she uses Centrepay. Some mothers in the group do not know about Centrepay and so they ask Melissa to explain.


Do you know what is Centrepay?

Melissa explains to the group that because she receives her income from Centrelink she can use Centrepay, which is a free service. Through Centrepay Melissa has a regular amount of money taken directly out of her Centrelink income every two weeks to pay her bills.

She explains to the mothers that they first have to set up Centrepay by calling Centrelink or completing the correct Centrepay form. They can also call the company that they want to pay to directly to set up Centrepay.

Melissa is happy. Not only has she learned about other ways to pay her bills, but she taught the mothers in her group something new.


Would you consider using another way to pay your bills?


3: Paying bills

D: Ways to pay bills



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

D: Ways to pay bills

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

You can get more information on Centrepay by going to Centrelink or visiting their website, www.centrelink.gov.au.

For more information on Postbillpay and

money orders visit Australia Post's website www.auspost.com.au or call 13 18 16.

For more information on how to organise a cheque or BPAY (Internet and telephone banking) go to your bank or visit your bank's website.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

D: Ways to pay bills

Yes or No

 Activity **Level 3**

You can use this activity to continue to help your client understand the different ways they can pay their bills.

You can read your client the following statements and ask them to identify if each one is correct. The answers are on the next page.

1. You do not have to organise Centrepay because Centrelink does this automatically for you.

Yes / No

2. You can only use your credit card to pay for a bill over the phone.

Yes / No

3. To pay for a bill by post you can use a cheque or a money order.

Yes / No

4. You can use BPAY to pay your bill on the phone or on the Internet.

Yes / No

5. If you use direct debit to pay for your bills then you have to go to the post office to pay.

Yes / No

3: Paying bills

D: Ways to pay bills

Yes or No (continued)

Answers

1 (No), 2 (No), 3 (Yes), 4 (Yes), 5 (No).

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information on Centrepay you can tell your client to go to Centrelink or visit their website, www.centrelink.gov.au.

For more information on Postbillpay and Money Orders you can tell your client to visit Australia Post's website www.auspost.com.au or call 13 18 16.

For more information on how to organise a cheque or BPAY (Internet and telephone banking) you can tell your client to go to their bank or visit their bank's website.

For more information on direct debit you can tell your client to contact their service provider.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

E: Paying bills on time and getting help

Not paying bills on time

 Activity **Level 2**

You can use this activity to help your client understand what happens (consequences) if they do not pay their bills on time.

Tell your client that they need to look at the statements in the boxes below to select the right answer to this question:

‘What happens if you do not pay a bill on time?’

Before starting, tell your client that there is more than one correct answer. The answers are on the next page.

You can photocopy this page and give it to your client to circle the correct answers.

1. You may pay extra money as a late fee.

4. Your service will not be affected.

2. Nothing will happen if you do not pay your bill on time.

5. You will not pay any extra money.

3. Your service might be cut off.

6. Your service might be affected in the future.

3: Paying bills

E: Paying bills on time and getting help

Not paying bills on time (continued)

Answers

1, 3, 6.



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

E: Paying bills on time and getting help

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

E: Paying bills on time and getting help

Get free help from a Financial Counsellor

 **Level 2**

Reda and Heba are having problems paying their bills. They do not know what needs to be paid and when.

They remember that when they first arrived in Australia they went to a town hall and listened to information from a settlement worker. The settlement worker explained to the group some of the local services available to them through service providers. One thing they were told was that they can contact a free Financial Counsellor to get help.

 **What else can Reda and Heba do if they are having problems paying their bills?**

Reda and Heba can call the service providers and explain their problem or they can get help from a free Financial Counsellor. They decide to get help from the Financial Counsellor because they do not know what to say or ask each service provider on the phone.

The Financial Counsellor's name is Mary and she first explains what financial counsellors do and how they can help. One thing they do is help people work out a budget or plan to pay back money they owe. Reda and Heba feel much better now that they have spoken with Mary.

 **How else can a Financial Counsellor help Reda and Heba?**

Mary helps Reda and Heba by contacting the right service provider and arranging a payment plan that fits in with their budget. The next day Mary calls Reda and Heba to explain what she has done and asks them to write down when all of their bills are due and the amount they need to pay for each one. She suggests using a calendar and marking the date each bill is due on the calendar.

Reda and Heba thank Mary for her help. After the phone call they write down on their calendar what bills are due, when they are due and how much they have to pay.

 **What is something you can do to remind yourself of when your bill is due?**



3: Paying bills

E: Paying bills on time and getting help



End of level 2: check in with your client

Does your client understand the key points from today?

If they do not, you can go through the information again at another time.

If they do you can proceed to **Level 3** the next time you get together.



You can give your client the factsheet in their translated language to take home. Repetition is part of learning.

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed on the next page.

E: Paying bills on time and getting help

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the key messages?
- ▶ How could the session have been more effective?
- ▶ Did the activities engage your client in the topic?
- ▶ What questions unexpectedly emerged and how did you handle them?
- ▶ What might you do differently next time?

3: Paying bills

This page has been left intentionally blank.

E: Paying bills on time and getting help

Understanding where to get help if you cannot pay your bills



You can use this activity to help your client understand where they can go for help if they cannot pay their bills on time.

You can explain about state and territory discounts (concessions) and explain about free financial counsellors.

Concessions are discounts available for people who are on a low income. You can contact each of your service providers to see if you can get a discount.

If you cannot pay a bill on time it is important not to ignore this. You can talk to your service provider to see if they can put you on a plan that will allow you to pay back what you owe in smaller amounts. You can also visit a free financial counsellor who will help you work out a budget or make a plan to pay back the money you owe.

You can ask your client the series of questions that follow and ask them to choose the correct answer from the options provided. The correct answers are on the next page.

1. **What are concessions?**
 - a. discounts are available for people who are on a low income
 - b. extra money from Centrelink
2. **How do you get concessions?**
 - a. call your friend
 - b. contact your service provider
3. **What can you do if you cannot pay your bills on time?**
 - a. call my service provider
 - b. there is nothing I can do
4. **Where can you get help if you are having trouble paying your bills?**
 - a. I can contact Centrelink
 - b. I can go to a free financial counsellor

Key things to remember if you are having trouble paying bills

- ▶ contact your service provider.
- ▶ see a free financial counsellor.
- ▶ do not ignore the situation.

3: Paying bills

E: Paying bills on time and getting help

Understanding where to get help if you cannot pay your bills (continued)

Answers

1 (a), 2 (b), 3 (a), 4 (b).

Has your client got a better understanding?

Result	Next steps
Your client has a higher level of understanding – completely understands the concept of paying bills and has demonstrated their understanding.	 Great work!  You can give your client a copy of the translated factsheet in their language to take home.
Your client has some level of understanding of the concept of paying bills.	 You can help your client work through the Level 2 activities and stories again.
Your client has no or limited understanding of the concept of paying bills.	 You can watch the photo story and listen to the audio story again with your client.

More information for your client



For more information about paying bills, you can tell your client to contact a free Financial Counsellor on 1800 007 007, or you can tell them to visit the MoneySmart website, www.moneysmart.gov.au. You can also tell your client they can contact the Energy and Water Ombudsman in their state or territory on the numbers listed below.

Energy and Water Ombudsman Services

Australian Capital Territory	ACT Civil and Administrative Tribunal	02 6207 7740
New South Wales	Energy and Water Ombudsman NSW	1800 246 545
Northern Territory	Ombudsman NT	1800 806 380
Queensland	Energy Ombudsman Queensland	1800 662 837
South Australia	Energy Industry Ombudsman SA	1800 665 565
Tasmania	Energy Ombudsman Tasmania	1800 001 170
Victoria	Energy and Water Ombudsman (Victoria)	1800 500 509
Western Australia	Energy Ombudsman Western Australia	1800 754 004

E: Paying bills on time and getting help

If you are having problems with your home phone, mobile or Internet contract or service provider you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or visit www.tio.com.au.

Concessions

For concessions contact the numbers listed below or visit www.concessions.act.gov.au/links.

Australian Capital Territory	Canberra Connect 13 22 81 www.concessions.act.gov.au/all_act_government_concessions
New South Wales	Ageing, Disability & Home Care 02 8270 2000 www.adhc.nsw.gov.au/individuals/financial_support_and_concessions
Northern Territory	Northern Territory Pensioner and Carer Concession Scheme 08 8999 2400 www.health.nt.gov.au/Aged_and_Disability/Subsidies/NT_Pencon_Scheme/index.aspx
Queensland	Department of Communities 13 74 68 www.communities.qld.gov.au/community/concessions/
South Australia	Department for Families and Communities Concessions Hotline 1800 307 758 www.familiesandcommunities.sa.gov.au
Tasmania	Department of Premier and Cabinet 03 6232 7049 www.concessions.tas.gov.au
Victoria	Concessions Information Line 1800 658 521 www.cyf.vic.gov.au/concessions
Western Australia	Department for Communities 08 6551 8700 www.community.wa.gov.au

3: Paying bills

E: Paying bills on time and getting help

Reflection questions for workers

- ▶ What worked well today?
What did not work well?
- ▶ Did your client understand the
key messages?
- ▶ How could the session have been
more effective?
- ▶ Did the activities engage your client
in the topic?
- ▶ What questions unexpectedly emerged
and how did you handle them?
- ▶ What might you do differently
next time?

Glossary

Amount payable	The amount of money you must pay for goods or services you have used.
Bill	The cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet. Everyone has bills to pay.
BPAY	A way you can pay your bills using the Internet or the phone. It is run by Australia's banks, building societies and credit unions. You can use BPAY to pay your bills at any time, day or night, and on any day of the year, saving you the time required to pay at a bank.
Centrepay	A free service you can use to pay your bills direct from income you receive from Centrelink. Through Centrepay you can have a regular amount of money taken out of each of the payments you receive from Centrelink to pay your bills.
Cheque	A way to pay for your bill – you write the amount you are paying and send the cheque to your service provider.
Concessions	Discounts available for people who are on a low income. Different states and territories offer different concessions. They can be for services such as gas, electricity and water.
Direct debit	When money is automatically taken out of an account you have set up at a bank. The money is used to pay your bills. You choose which account you want to have money taken from.
Due date	When you must pay your bill so you are not late. The due date for payment is written on your bill.
Financial Counsellor	A Financial Counsellor provides free, confidential and independent help with your finances.
Financial difficulty or financial hardship	When you are having difficulty paying your bills.
Government rebates	An amount of money the government gives people who have specific products in their home. Each state or territory offers different types of rebates, usually for things that help save on water or electricity (such as appliances like a washing machine). Rebates are not given to you as cash. They appear on your bill as credit or CR – money you do not have to pay.
Interpreter services	Who you call if you want to use an interpreter to understand your bill.
Money order	A service available at the post office where you pay the amount that is due on your bill. You pay an extra charge to send the amount you owe to the company. This process is called a money order.
Overdue	Your bill becomes overdue if you have not paid it on time (by the due date).
Owe	What you have to pay to the company for goods or services. This is money you owe.

3: Paying bills

Glossary (continued)

Payment options	The different ways you can pay your bills.
Service provider	The organisation providing you with a utility or service such as the water, electricity or gas company.
Utilities	Services you use in your home such as gas, electricity, water and home phone. You have to pay the service provider to use these services.

Paying bills

Managing your money factsheet



What is a bill?

A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet. You will receive a bill for each service you have used.

What sort of things will I get bills for?

You will get bills for water, gas, electricity, home phone, mobile phone and the Internet.

How can I pay bills?

There are different ways to pay bills. This is explained on your bill. You can, for example, use your bank account over the phone or on the Internet. You can pay in person at a post office or by mail using a cheque or money order. If you get income from Centrelink you can pay using a free service called Centrepay. You can also use a direct debit service which you can set up with your service provider.

What if I cannot afford to pay a bill?

- ▶ Call the company as soon as you can.
- ▶ You can get help from a free Financial Counsellor.
- ▶ Do not ignore the problem.

Remember

- ▶ A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet.
- ▶ Everyone has bills to pay.

Where to get more information

For help with problems paying bills, contact a free Financial Counsellor on 1800 007 007 or contact your service provider on the number written on the bill.

For more information about Financial Counsellors, visit the MoneySmart website, www.moneysmart.gov.au, or call 1300 300 630.

For more information about the Telecommunications Industry Ombudsman, visit the website www.tio.com.au, or call 1800 062 058.

For Energy Ombudsman and Water Ombudsman services visit the MoneySmart website, www.moneysmart.gov.au, and search for utility bills.

Get free help from a Financial Counsellor

Reda and Heba are having problems paying their bills. They do not know what needs to be paid and when.

They remember that when they first arrived in Australia they went to a town hall and listened to information from a settlement worker. The settlement worker explained to the group some of the local services available to them through service providers. One thing they were told was that they can contact a free Financial Counsellor to get help.

Reda and Heba can call the service providers and explain their problem or they can get help from a free Financial Counsellor. They decide to get help from the Financial Counsellor because they do not know what to say or ask each service provider on the phone.

The Financial Counsellor's name is Mary and she first explains what financial counsellors do and how they can help. One thing they do is help people work out a budget or plan to pay back money they owe. Reda and Heba feel much better now that they have spoken with Mary.

Mary helps Reda and Heba by contacting the right service provider and arranging a payment plan that fits in with their budget. The next day Mary calls Reda and Heba to explain what she has done and asks them to write down when all of their bills are due and the amount they need to pay for each one. She suggests using a calendar and marking the date each bill is due on the calendar.

Reda and Heba thank Mary for her help. After the phone call they write down on their calendar what bills are due, when they are due and how much they have to pay.

This page has been left intentionally blank.