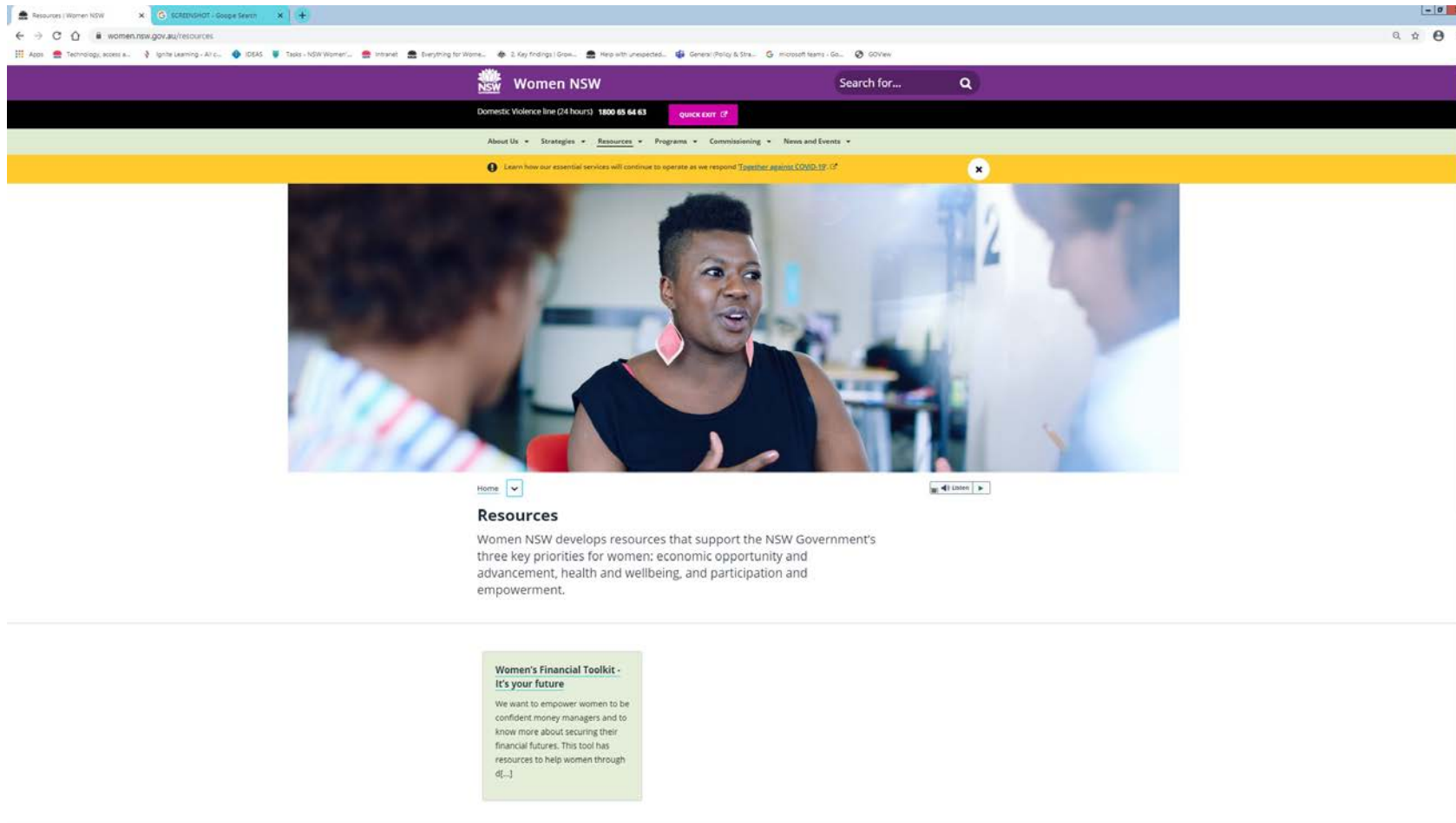

WOMEN'S FINANCIAL TOOLKIT – IT'S YOUR FUTURE

A QUICK TOUR



LANDING PAGE – ACCESS VIA WOMEN NSW WEBSITE

[HTTPS://WWW.WOMEN.NSW.GOV.AU/RESOURCES/WOMENS-FINANCIAL-TOOLKIT/](https://www.women.nsw.gov.au/resources/womens-financial-toolkit/)



The screenshot shows a web browser displaying the Women NSW website. The page features a purple header with the Women NSW logo and a search bar. Below the header is a navigation menu with links for 'About Us', 'Strategies', 'Resources', 'Programs', 'Commissioning', and 'News and Events'. A yellow banner below the navigation menu contains a message about essential services during COVID-19. The main content area features a large image of a woman speaking, followed by a 'Resources' section. The 'Resources' section includes a heading 'Resources' and a paragraph stating: 'Women NSW develops resources that support the NSW Government's three key priorities for women: economic opportunity and advancement, health and wellbeing, and participation and empowerment.' Below this is a green box titled 'Women's Financial Toolkit - It's your future' with a short paragraph: 'We want to empower women to be confident money managers and to know more about securing their financial futures. This tool has resources to help women through d[...]

INTRODUCING THE TOOLKIT - THREE MAIN SECTIONS



Everyday money matters

[View all resources](#)

- [Budgeting](#)
- [Work and business](#)



Help with unexpected issues

[View all resources](#)

- [Disasters/emergencies](#)
- [Money concerns](#)




Planning for the future

[View all resources](#)

- [Life stages/events](#)
- [Investing in your financial future](#)

Click on a purple box or blue hyperlink to go straight to those sections


INTRODUCING THE TOOLKIT – EVERYDAY MONEY MATTERS



Everyday money matters

[View all resources](#)


- [Budgeting](#)
- [Work and business](#)

[Home](#) > [\[+\]\[-\]](#) > [Women's Financial Toolkit - It's your future](#) 



Everyday money matters

Taking control of your money day-to-day can help your present and future financial wellbeing. The resources here can help you plan your everyday spending. You can also find out about saving money and earning money.


 [Experiencing an emergency? Contact help now.](#)





[Budgeting](#)



[Work and business](#)

[MoneySmart Budget Calculator](#) 

[Job access for people with disability](#) 

[NSW Gov rebates and savings](#) 

Click on a purple box or blue hyperlink to go straight to those sections

EVERYDAY MONEY MATTERS - BUDGETING



Everyday money matters

[View all resources](#)

- [Budgeting](#)
- [Work and business](#)



Budgeting

Find help here to manage your money, save on living costs, and how to make good choices about spending and saving your money.



Planning and saving



Saving on home-related spending



Buying goods and services



For new arrivals to NSW




For Aboriginal and Torres Strait Islanders



For people living with disability

Click on a purple box, blue hyperlink or cross to go straight to those sections

EVERYDAY MONEY MATTERS - BUDGETING



Everyday money matters

[View all resources](#)

- [Budgeting](#)
- [Work and business](#)



Budgeting

Find help here to manage your money, save on living costs, and how to make good choices about spending and saving your money.

- [+](#) **Planning and saving**
- [+](#) **Saving on home-related spending**
- [+](#) **Buying goods and services**
- [+](#) **For new arrivals to NSW**
- [+](#) **For Aboriginal and Torres Strait Islanders**
- [+](#) **For people living with disability**



Budgeting

Find help here to manage your money, save on living costs, and how to make good choices about spending and saving your money.

- [-](#) **Planning and saving**
 - [MoneySmart Budget planner](#) - work out where your money is going.
 - [Get MoneySmart](#) - expert help and advice on making financial decisions.
- [-](#) **Saving on home-related spending**
 - [Reduce living costs](#) - the NSW Government is helping ease the cost of living with more than 70 rebates and savings.
 - [Check fuel prices](#) - find the cost of fuel near you.
 - [Reduce energy costs](#) - how to get energy smart and find the right plan for you.
 - [Dental Help](#) - find out about new public dental health services near you.
 - [Register child's birth for free](#) - free service for Aboriginal and Torres Strait Islander people to register child's birth.
- [+](#) **Buying goods and services**

Click on a purple box, blue hyperlink or cross to go straight to those sections

EVERYDAY MONEY MATTERS – WORK AND BUSINESS



Everyday money matters

[View all resources](#)

- [Budgeting](#)
- [Work and business](#)



Work and business

Find information here about getting a job, changing jobs, help if you lose your job, returning to work, changing careers, and starting/growing a business.

- + [Getting your first job](#)
- + [Returning to work after a break](#)
- + [Changing your job](#)
- + [Help if you lose your job](#)
- + [For people living with disability](#)
- + [For Aboriginal and Torres Strait Islanders](#)
- + [For women in rural and regional NSW](#)
- + [Starting a business](#)




Getting your first job

- [Getting your first job](#) - information about how to be job-ready, learning new skills, looking for work and what to do when you've been made an offer.
- [Plan your career journey](#) - help with identifying your interests and skills, and information on types of jobs, education and training
- [Pay and work conditions tool](#) - calculate pay rates, shift calculations, annual and sick leave, notice and redundancy entitlements.
- [Negotiate your salary package](#) - once you have been offered the job, you may have to negotiate your package.
- [Negotiate your salary](#) - how to ask for a pay rise.
- [Prove your identity](#) - documents you may need to confirm your identity/open a bank account.
- [Birth certificate information](#) - how to apply, proof of identity, fees, processing times and how to apply.
- [Drivers / riders licences information](#) - everything you need to know about getting, renewing and replacing a driver or rider licence in NSW.
- [Driver's licence help](#) - driver's licence assistance for disadvantaged Aboriginal people and other disadvantaged communities.
- [Dress for Success](#) - assistance with work clothes.
- [Information about taxation](#) - Australian Taxation Office help and advice.
- [Jobactive](#) - help with your job search. To talk to someone, call the Employment Services Information Line on **13 62 68**.
- [Job access for people with disability](#) - assistance available includes help finding work, changing jobs, accessing DES providers and workplace modifications to help you find and maintain employment. Call **1800 464 800**.

Click on a purple box, blue hyperlink or cross to go straight to those sections

INTRODUCING THE TOOLKIT – HELP WITH UNEXPECTED ISSUES

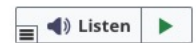


Help with unexpected issues

[View all resources](#)

- [Disasters/emergencies](#)
- [Money concerns](#)

[Home](#) > [\[+\]\[-\]](#) > [Women's Financial Toolkit - It's your future](#) 



Help with unexpected issues

If something unexpected is affecting your finances, it's important to get help quickly. The resources here can take you to reliable, free and trusted help. You can also find out about money issues like debt, gambling and scams.




 [Experiencing an emergency? Contact help now.](#)

 [Disasters/emergencies](#)

 [Money concerns](#)


[COVID-19 NSW services and help](#) 

[Bushfires customer care](#) 

[Mob strong debt help](#) 

Click on a purple box or blue hyperlink to go straight to those sections

HELP WITH UNEXPECTED ISSUES – DISASTERS/EMERGENCIES



Help with unexpected issues

[View all resources](#)

- [Disasters/emergencies](#)
- [Money concerns](#)

Help with unexpected issues

If something unexpected is affecting your finances, it's important to get help quickly. The resources here can take you to reliable, free and trusted help. You can also find out about money issues like debt, gambling and scams.

 [Experiencing an emergency? Contact help now.](#)



[Disasters/emergencies](#)



[Money concerns](#)



[COVID-19 NSW services and help](#)

[Bushfires customer care](#)

[Mob strong debt help](#)



Disasters/emergencies

When life takes an unexpected turn, you can get advice and support.



[Pandemics](#)



[Bushfires](#)



[Drought](#)



[Other natural disasters](#)



[Other emergencies](#)

Click on a purple box or blue hyperlink to go straight to those sections

HELP WITH UNEXPECTED ISSUES – MONEY CONCERNS



Help with unexpected issues

[View all resources](#)

- [Disasters/emergencies](#)
- [Money concerns](#)



Money concerns

It's never too early to seek advice about money concerns, especially if you are worried about debts. You can also find out more about your financial rights and making complaints about something you've bought or other financial disputes.



Debt and financial difficulty



Financial abuse



Avoiding scams



Gambling



Making a complaint



Help with complaints made against you



Service complaints



Debt and financial difficulty

Talk to someone now

- [Debt problems: Helpline](#) - It's important to seek help quickly if you feel debt is getting out of control. The National Debt Helpline provides a free, independent and confidential service. Call **1800 007 007**.
- [Debt solutions: Helpline](#) - These solutions from the National Debt Helpline may help you make your debts more manageable.
- [Financial problems: Lifeline](#) - Get help and take steps to improve your situation. Call **13 11 14**.
- [Financial advice: Aboriginal and Torres Strait Islander people](#) - Mob Strong Debt Help has financial advice for Aboriginal and Torres Strait Islander people. Call **1800 808 488**.
- [Money tips: Money tips and resources for Aboriginal and Torres Strait Islander people](#).
- [Help with financial stress](#) - The Financial Rights Legal Centre is a free community legal service that can help you if you are in financial stress. They can help with consumer credit, banking, debt recovery and insurance issues. Call **1800 007 007**.
- [Help with legal issues](#) - Community Legal Centres can help with a range of issues. Call **1300 888 529**.

Click on a purple box or blue hyperlink to go straight to those sections

INTRODUCING THE TOOLKIT – PLANNING FOR THE FUTURE



Planning for the future

[View all resources](#)

- [Life stages/events](#)
- [Investing in your financial future](#)

[Home](#) > [\[+\]](#) > [Women's Financial Toolkit - It's your future](#) ▼



Planning for the future

Thinking about the future is vital to long term financial wellbeing. The resources here can help you plan for life stages and events, from starting to work to retirement. You can also find information about topics like relationships and money, superannuation, and becoming an investor.




 [Experiencing an emergency? Contact help now.](#)





[Life stages/events](#)



[Investing in your financial future](#)

[Retirement village cost calculator](#) 

[Superannuation Calculator](#) 

[Guides to major life events](#) 

PLANNING FOR THE FUTURE – LIFE STAGES/EVENTS



Planning for the future

[View all resources](#)

- [Life stages/events](#)
- [Investing in your financial future](#)



Life stages/events

Making decisions about life's many complex events can be challenging. Finding information, support and advice can help you make the choices that are right for you.



Guides to major life events



Money and relationships



Planning to start a business



Networks for women



Planning your retirement



End of life planning



Guides to major life events

- [Guides to life events](#) - These NSW Government online guides can help with issues like: your work journey, children's schooling, starting/growing a family, buying or renting a home, serious illness/injury, retirement, and end of life planning.
- [Starting and growing a family](#) - information on having a baby, parenting young children, or adopting or fostering a child.
- [Register a birth](#) - how to register a birth.
- [Aboriginal and Torres Strait Islander births](#) - information on registering your baby's birth.
- [Schooling](#) - information if you have a child starting public primary or high school.
- [Jobs and career](#) - information on managing your working life.
- [Living in NSW](#) - a guide to renting, buying and renovating property in NSW.
- [Serious illness and injury](#) - information on support services, financial help, rights and responsibilities at work, emotional support and more.
- [What to do when someone dies](#) - a checklist for family, close friends and executors on what to do when someone passes away.

Click on a purple box or blue hyperlink to go straight to those sections

PLANNING FOR THE FUTURE – INVESTING IN YOUR FINANCIAL FUTURE



Planning for the future

[View all resources](#)

- [Life stages/events](#)
- [Investing in your financial future](#)



Investing in your financial future

Find out how superannuation works including Self-Managed Super Funds (SMSF) and what you can do now.



Investing



Superannuation

If you need help because English is not your first language, use the [Translating and Interpreting Service \(TIS National\)](#) ☎ on **131 450**. The service covers more than 150 languages. There is no charge for the service.



Investing

- [Investing for everyone](#) ☎ - Your investment journey can start any time. Build your knowledge with the Investor Journey Toolkit.
- [First time investors](#) ☎ - First time investors can get started on your investing journey today with free resources.
- [Sharemarket Game](#) ☎ - Play the share market game to learn more about shares.

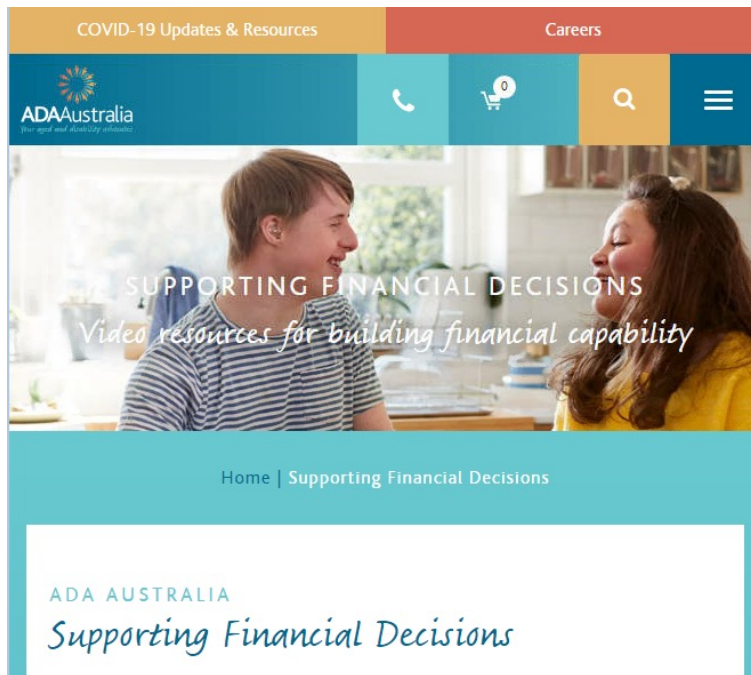
Superannuation

- [Superannuation Calculator](#) ☎ - Find out your estimated super balance at retirement.
- [How super works](#) ☎ - Find out how super works, including Self-Managed Super Funds (SMSFs) and finding lost super, and what you can do now.
- [Super Guru: Unbiased information](#) ☎ - Have a look at Super Guru for independent information on understanding and growing your super.
- [Super and life insurance](#) ☎ - does your super fund include life insurance?
- [Info on super: Australian Taxation Office](#) ☎ - Find reliable information on super and tax, including how to find your lost super.

Click on a purple box or blue hyperlink to go straight to those sections

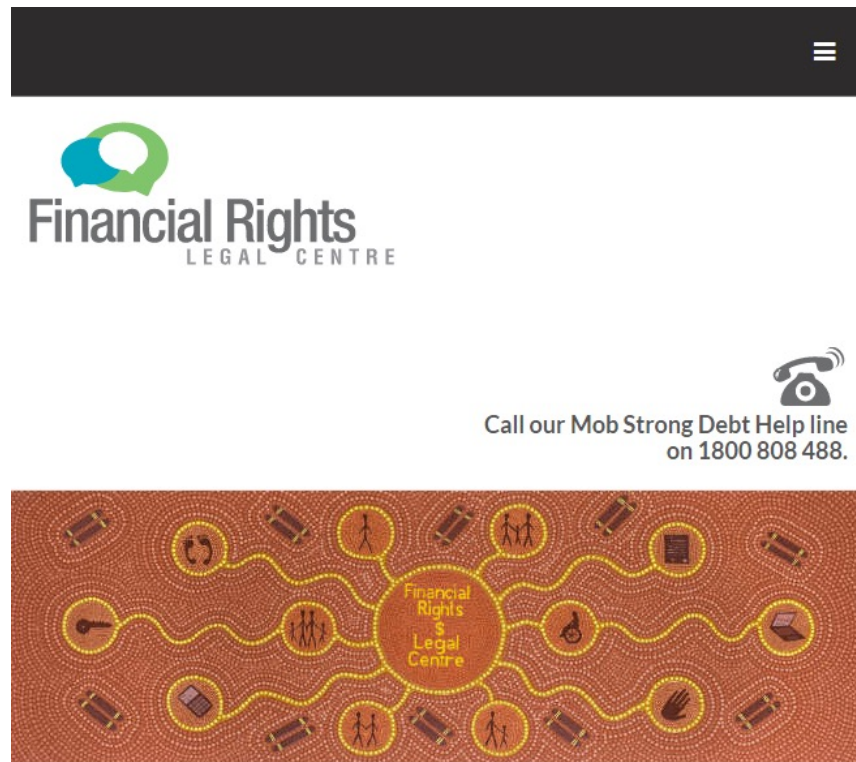
OTHER KEY RESOURCES - RESOURCES FOR PEOPLE WITH DISABILITY

- <https://adaaustralia.com.au/supporting-financial-decisions/>



OTHER KEY RESOURCES - RESOURCES FOR ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE

<https://financialrights.org.au/mob-strong-debt-help/>



Mob Strong Debt Help

Tackling credit, debt and insurance matters for our peoples. Contact the Mob Strong Debt Help line on free call 1800 808 488 (Mon. to Fri. 9.30am - 4.30pm). Open through Christmas and New Year (except public holidays).



National Debt Helpline



Find a financial counsellor



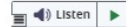
FINANCIAL ABUSE AND YOUNG WOMEN

- Financial abuse and young women – financial abuse as a form of coercive control: red flags; how the Toolkit can help young women gain skills needed for financial independence; other relevant categories for younger women e.g. getting your first job, budgeting, starting a family

FINANCIAL ABUSE AND YOUNG WOMEN - KEY RESOURCES – 1800 RESPECT

[Help with unexpected issues](#)

Home > [+]> Women's Financial Toolkit - It's your future



Help with unexpected issues

If something unexpected is affecting your finances, it's important to get help quickly. The resources here can take you to reliable, free and trusted help. You can also find out about money issues like debt, gambling and scams.



! [Experiencing an emergency? Contact help now.](#)



[Disasters/emergencies](#)



[Money concerns](#)

Financial abuse

- Financial abuse is sometimes called economic abuse
- It often involves someone using money in ways that hurt you
- Financial abuse can include many other things, like stopping you from getting a job or forcing you to get loans you don't want
- Financial abuse can be a form of [domestic and family violence](#)
- If you or someone you know is experiencing financial abuse, you can contact 1800RESPECT on [1800 737 732](#) or through online chat
- The [1800RESPECT Financial Abuse Support Toolkit](#) explains what financial abuse is, what it feels like, and next steps when you are ready to reach out for support.

- ▶ [Sexual assault and violence](#)
- ▶ [Domestic and family violence](#)
- ▶ [Children and young people](#)
- ▶ [Physical abuse](#)
- ▶ [Psychological abuse](#)
- ▶ [Financial abuse](#)
 - ▶ [Financial Abuse Support Toolkit](#)
 - ▶ [What are the signs?](#)
 - ▶ [Options for support](#)
- ▶ [Image-based abuse](#)
- ▶ [Spiritual abuse](#)
- ▶ [Social abuse](#)
- ▶ [Stalking](#)
- ▶ [Legal abuse](#)
- ▶ [Neglect](#)
- ▶ [Reproductive abuse](#)

Learn more



[Financial Abuse](#)



[Financial support](#)



[Telephone and](#)



1800 737 732

24 hours



Chat online

24 hours



Find services

In your area

KEY RESOURCES – ASK IZZY

[Help with unexpected issues](#)

Home > [+]> Women's Financial Toolkit - It's your future



Help with unexpected issues

If something unexpected is affecting your finances, it's important to get help quickly. The resources here can take you to reliable, free and trusted help. You can also find out about money issues like debt, gambling and scams.



! [Experiencing an emergency? Contact help now.](#)



[Disasters/emergencies](#)



[Money concerns](#)

The screenshot shows the AskIzzy website interface. At the top right, there is a red button labeled "Quick Exit X". The main header features the AskIzzy logo (a yellow speech bubble with a smiley face) and the text "Find the help you need, now and nearby. Search over 370,000 support services." Below this is a search bar with an information icon (i) and the text "See the latest COVID-19 related information for your state". Underneath the search bar is a section titled "What do you need help with?" with a search input field and a "Search" button. Below the search bar are two category cards: "Housing" with a house icon and the description "A place to stay.", and "Food" with a fork and knife icon and the description "Something to eat.". Both category cards have a right-pointing chevron icon.

KEY RESOURCES – FINANCIAL RIGHTS LEGAL CENTRE

[Help with unexpected issues](#)


Home > [\[+\]](#) > [Women's Financial Toolkit - It's your future](#) ▼


 Listen 

Help with unexpected issues

If something unexpected is affecting your finances, it's important to get help quickly. The resources here can take you to reliable, free and trusted help. You can also find out about money issues like debt, gambling and scams.



 [Experiencing an emergency? Contact help now.](#)

 [Disasters/emergencies](#)

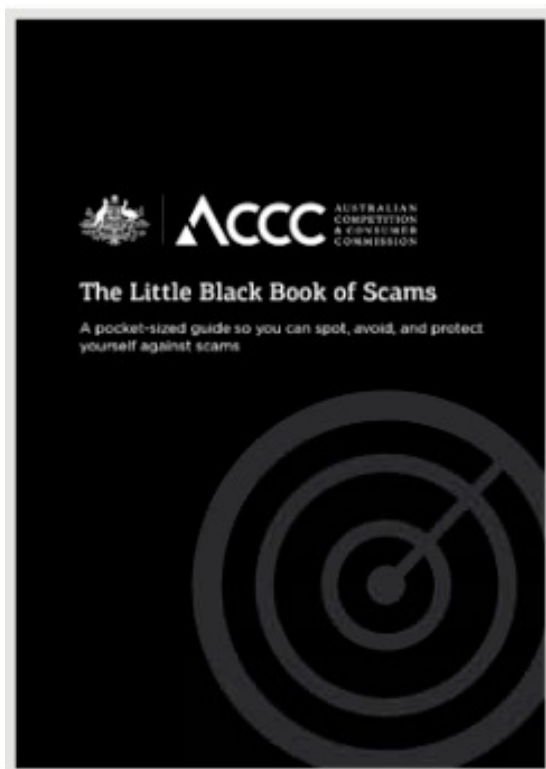
 [Money concerns](#)




Call the National Debt Helpline
on 1800 007 007.

We offer advice and advocacy for consumers in financial stress.

AVOID SCAMS



The Little Black Book of Scams is recognised internationally as an important tool for consumers and small businesses to learn about scams including:

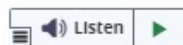
- the most common scams to watch out for
- the different ways scammers can contact you
- the tools scammers use to trick you
- the warning signs
- how to protect yourself, and
- where you can find help.

Individuals and community organisations can place an order for hard copies of *The little black book of scams* by emailing publishing.unit@acc.gov.au (link sends e-mail) or by contacting the Infocentre on 1300 302 502.

KEY RESOURCES – NSW GOVERNMENT LIFE EVENTS INFORMATION

Link in the Women's Financial Toolkit: [Planning for the Future](#)


[Home](#) > [\[+\]](#) > [Women's Financial Toolkit - It's your future](#) 



Planning for the future

Thinking about the future is vital to long term financial wellbeing. The resources here can help you plan for life stages and events, from starting to work to retirement. You can also find information about topics like relationships and money, superannuation, and becoming an investor.



 **[Experiencing an emergency? Contact help now.](#)**


 [Life stages/events](#)

Life events

Information, advice and support so that you can make the right decisions for you.

Starting and growing a family 

[Show more](#)


Schooling 

[Show more](#)

Jobs and career 

[Show more](#)

[Top](#) 

Serious illness and injury 

[Show more](#)

GETTING YOUR FIRST JOB

Getting your first job

This is a guide for people in NSW who are looking to start their first job. It includes information about how to be job-ready, learning new skills, looking for work and what to do when you've been made an offer.

Because after years of school or university, there comes a time to enter the workforce and start your career. Or at the very least, gain experience in the job or industry you're interested in pursuing.

This in itself can be a full-time job. Among many tasks, some of the more crucial actions you'll have to do include:

- [finding out where jobs are advertised](#)
- [customising your resume](#) for each application
- [practising interviewing techniques](#)
- [organising reference checks](#)

Then, once you've been offered a role, it's important you're aware of the [workplace rights and responsibilities](#) under which you're employed.

Jobs and career

Getting your first job

How to be job-ready

Get financial support

Add skills and training

Looking for your first job

Accepting a job offer

Starting work

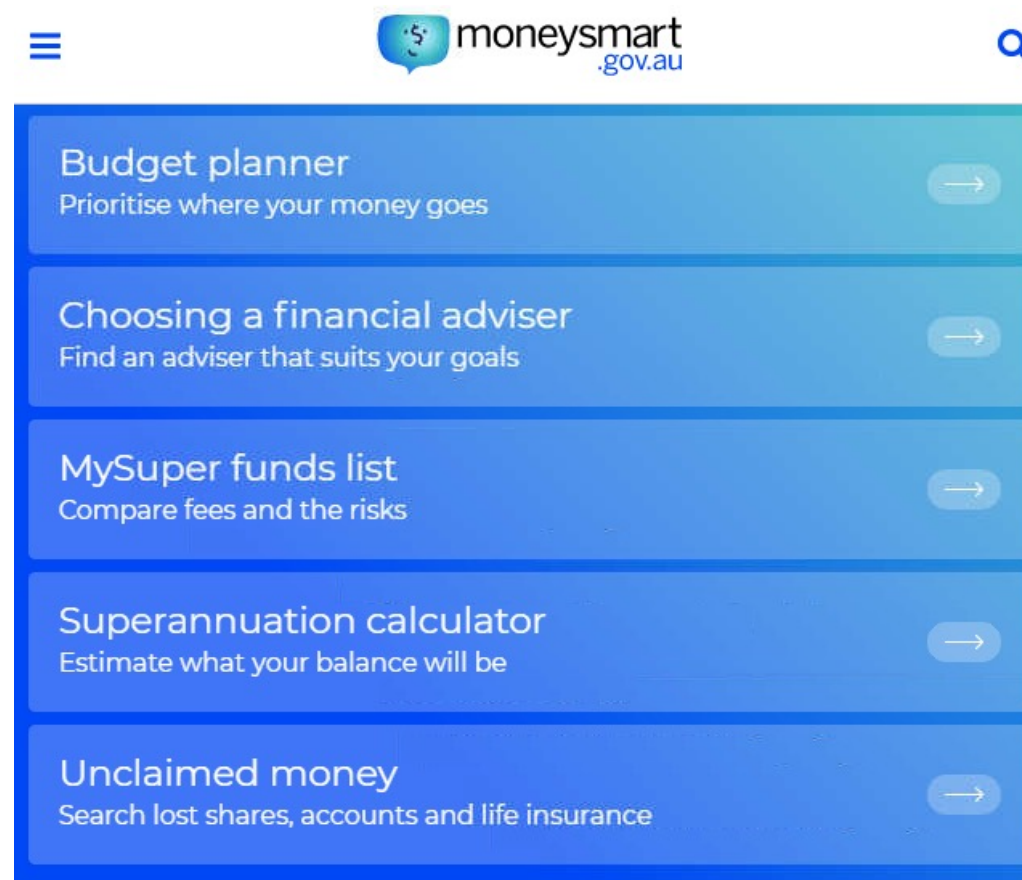
Get mental health support

Top ↑

KEY RESOURCES – ASIC'S MONEYSMART RESOURCES

[MoneySmart](#)

[MoneySmart Budget Planner](#)



The screenshot shows the MoneySmart website interface. At the top, there is a navigation menu icon (three horizontal lines) on the left, the MoneySmart logo (a blue speech bubble with a white dollar sign) and the text "moneysmart.gov.au" in the center, and a search icon (magnifying glass) on the right. Below the navigation bar is a vertical list of five resource cards, each with a title, a brief description, and a right-pointing arrow icon.

- Budget planner**
Prioritise where your money goes
- Choosing a financial adviser**
Find an adviser that suits your goals
- MySuper funds list**
Compare fees and the risks
- Superannuation calculator**
Estimate what your balance will be
- Unclaimed money**
Search lost shares, accounts and life insurance

KEY RESOURCES – ASIC'S MONEYSMART RESOURCES

[MoneySmart](#)

Money management kit

For community settlement workers

🕒 10 MINUTES

On this page

Our Money management kit includes audio content and photo stories (videos) in 16 different languages including English.

The kit was developed for community settlement workers who work with new arrivals. It can also be used by:

- teachers
- welfare and healthcare professionals
- those who provide general financial literacy education

STARTING AND GROWING A FAMILY

Starting and growing a family

This guide is for people in NSW who are starting or growing a family. It provides information on services and support for those who are having a baby, parenting young children, or wanting to adopt or foster a child.

Having a baby

Plan for pregnancy, understand your medical care options, know your work rights, help with costs and other support



Parenting young children

Your child's health and development, early childhood education and care, work rights, financial support and more



Adopting a child

Understand the different types of adoption, how the adoption process works, support services and financial help



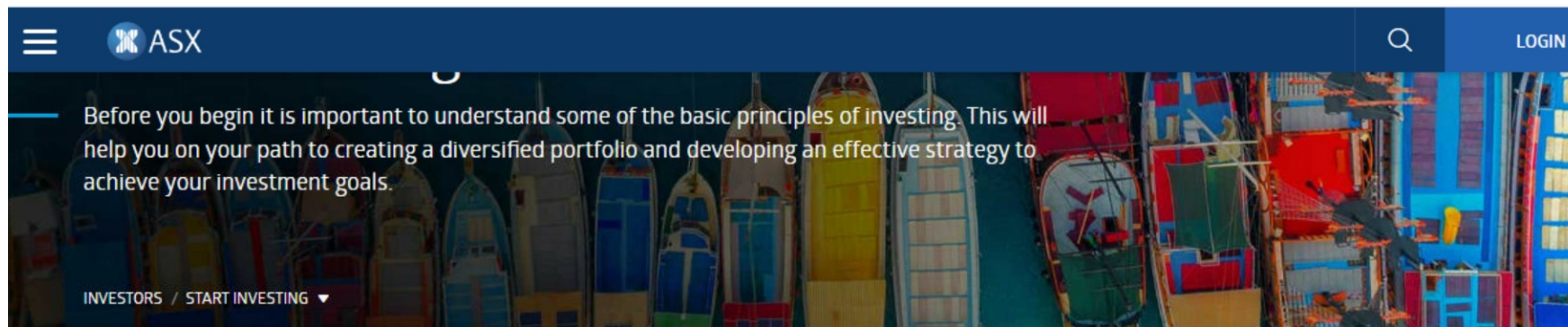
Fostering a child

How to become a foster carer, understand your responsibilities, get help with costs and other support



Top ↑

INFORMATION FOR FIRST TIME INVESTORS



A world of opportunities to consider

Investing on ASX puts you in good company – over a third of Australians own investments that are listed on an exchange¹, ranging from shares, bonds, hybrids, ETFs, managed funds, warrants, options and futures.

Buying shares is where many investors start. You can choose from almost 2,200 companies listed on ASX ranging from large well-established companies to early stage companies across a range of sectors.

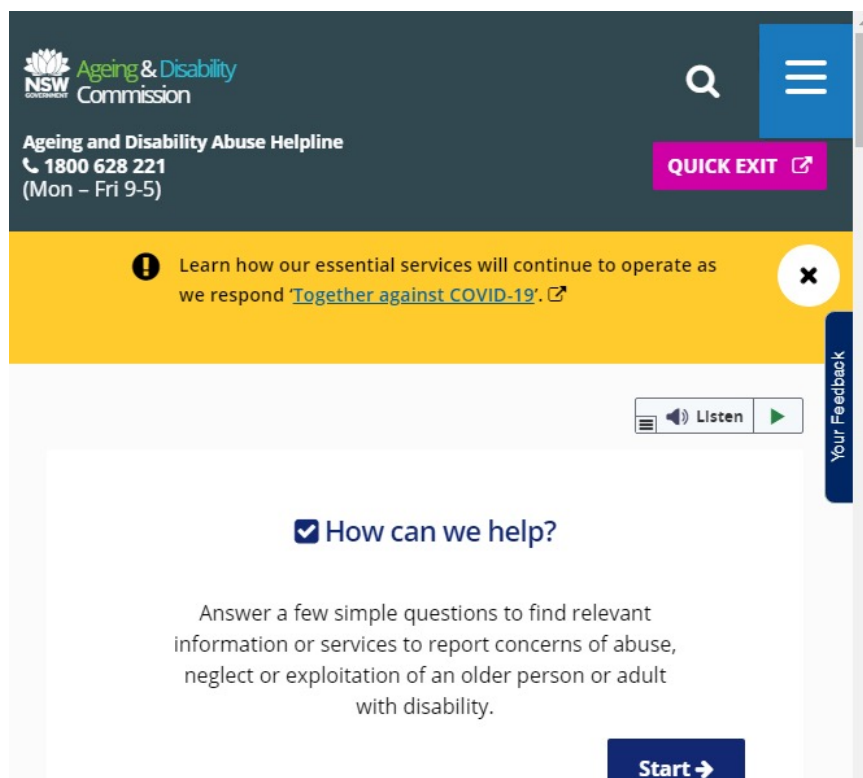
¹ Deloitte Access Economics and ASX, ASX Australian Investor Study 2017

FINANCIAL ABUSE AND OLDER WOMEN

- Financial abuse and older women – elder abuse: a specific form of financial abuse: red flags; how the Toolkit can help people prevent / recognise elder abuse and where to go for help; other relevant categories for women's financial independence e.g. getting a job / starting a business, superannuation and investment

WHAT IS ELDER ABUSE AND WHERE CAN YOU GET HELP?

<https://www.ageingdisabilitycommission.nsw.gov.au/>



The screenshot shows the top navigation bar of the NSW Ageing & Disability Commission website. It includes the logo, a search icon, a menu icon, and contact information for the Ageing and Disability Abuse Helpline (1800 628 221, Mon-Fri 9-5). A pink 'QUICK EXIT' button is visible. A yellow banner contains a COVID-19 notice. Below the banner, there is a 'Listen' button and a 'Your Feedback' sidebar. The main content area features a section titled 'How can we help?' with a sub-heading and a 'Start' button.

NSW Ageing & Disability Commission

Ageing and Disability Abuse Helpline
1800 628 221
(Mon – Fri 9-5)

QUICK EXIT

Learn how our essential services will continue to operate as we respond [‘Together against COVID-19’](#).

Listen

Your Feedback

How can we help?

Answer a few simple questions to find relevant information or services to report concerns of abuse, neglect or exploitation of an older person or adult with disability.

Start →

[Home](#) > [\[+\]](#) > [For the community](#)

Listen

What is abuse and neglect?

The following provides a list of behaviours, examples and case studies to help identify abuse and neglect.

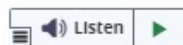
1. [Financial abuse](#)
2. [Psychological abuse](#)
3. [Neglect](#)
4. [Physical abuse](#)
5. [Sexual abuse](#)
6. [Download a copy of these signs and symptoms](#)

[View as single page](#)

KEY RESOURCES – NSW GOVERNMENT LIFE EVENTS INFORMATION

Link in the Women's Financial Toolkit: [Planning for the Future](#)


[Home](#) > [\[+\]](#) > [Women's Financial Toolkit - It's your future](#) 



Planning for the future

Thinking about the future is vital to long term financial wellbeing. The resources here can help you plan for life stages and events, from starting to work to retirement. You can also find information about topics like relationships and money, superannuation, and becoming an investor.



 **[Experiencing an emergency? Contact help now.](#)**


 [Life stages/events](#)

Life events

Information, advice and support so that you can make the right decisions for you.

Starting and growing a family 

[Show more](#)


Schooling 

[Show more](#)

Jobs and career 

[Show more](#)

[Top](#) 

Serious illness and injury 

[Show more](#)






LINKS TO RESOURCES FOR OLDER PEOPLE

<https://www.nsw.gov.au/life-events/retirement/planning-your-retirement>

[Retirement](#) > [Planning your retirement](#)

Planning your retirement

This is a guide for people in NSW who are planning to retire. It can help you manage your money, decide where to live and find support services.

- 1 Get your money on track 
- 2 Make changes to your current work 
- 3 Decide where you'll live 
- 4 Get financial and legal advice 
- 5 Look after your physical health and fitness 

Top 

LINKS TO RESOURCES FOR OLDER PEOPLE

<https://www.women.nsw.gov.au/resources/womens-financial-toolkit/planning-the-future#life>



End of life planning

- [Planning for end of life](#) - Find out about making a will, planning a funeral and organizing finances.
- [Guide to decision-making when someone dies](#) - Here is a guide that can help you make decisions when someone dies.
- [Plan ahead: Legal, health and financial matters](#) - Here are 3 easy ways to plan ahead for legal, health and financial decisions.
- [Funeral assistance: Aboriginal and Torres Strait Islander people](#) - Find out about funeral assistance for Aboriginal and Torres Strait Islander people. Call [1800 647 487](tel:1800647487).
- [Life Insurance Calculator](#) - Estimate how much you might need.



Search...



Call us on 1300 887 529

CONTACT



≡ MAIN MENU

3 easy ways to plan ahead

Planning Ahead Tools provides information and advice for future legal, health and financial decisions - get it in black and white.

LINKS TO RESOURCES FOR OLDER PEOPLE

<https://www.servicesaustralia.gov.au/individuals/subjects/age-pension-and-planning-your-retirement>



The screenshot shows the top navigation bar of the Australian Government Services Australia website. It includes the Australian Government crest, the text 'Australian Government Services Australia', a 'Menu' button, a search bar, and a 'Sign in' button with the 'myGov' logo. Below the navigation bar, there is a 'Listen' button and a 'centrelink' logo. The main heading is 'Age Pension and planning your retirement'. The introductory text reads: 'We have payments and services to help you plan for retirement or continue to work past Age Pension age.'

[Retirement planning](#)

[Support and services for older Australians](#)

[Help if you work past Age Pension age](#)

[Changes to your child support arrangements](#)

[Other support services](#)

Retirement planning

Retiring from paid work is a major life change.

Our [Financial Information Service \(FIS\)](#) can help you make informed decisions about your finances.

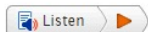
You can attend a free [FIS seminar](#) in your local area or [call us](#) to speak with a FIS officer. If you need to talk about complex matters, the FIS officer may set up an appointment for you.

LINKS TO RESOURCES FOR OLDER PEOPLE

<https://www.fairtrading.nsw.gov.au/housing-and-property/retirement-villages/moving-into-a-retirement-village>

Moving into a retirement village

Retirement villages



Moving into a retirement village is an important financial decision and lifestyle choice.




If you're a prospective resident, below we discuss the main issues you should consider, such as the type of 'tenure', the costs, and understanding and comparing the contracts that different villages offer. Also use these documents to help you make the best decision for you:

Retirement village guide →

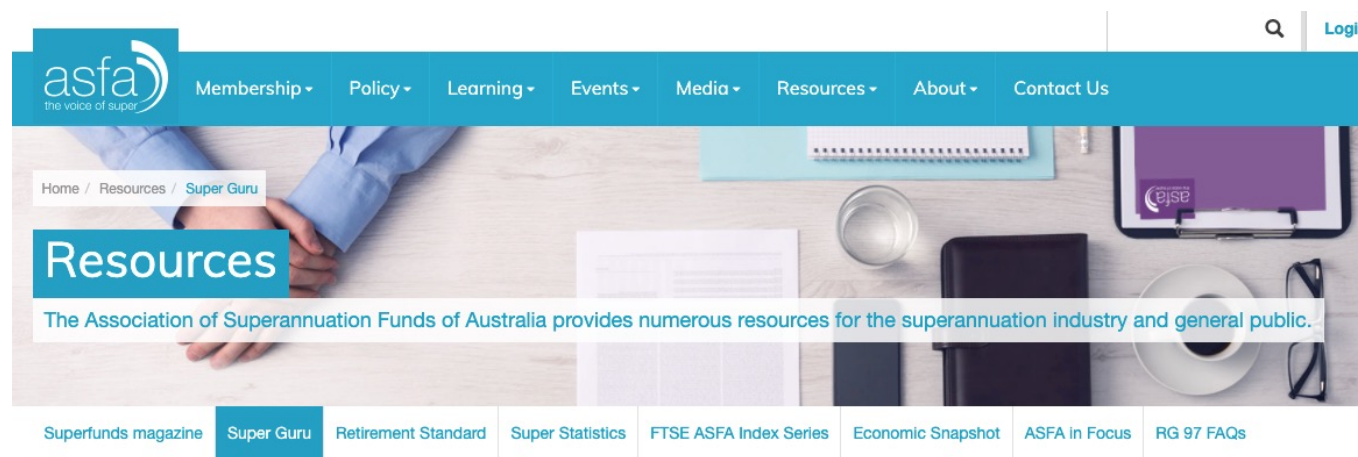
Prospective resident checklist →

Let's look at the types of tenure before moving on to costs and contracts.

Select one of the options below:

1. Leasehold 
2. Loan or licence (you don't own it) 
3. Strata or community schemes (you own it) 
4. Company title schemes (you have shares in the village) 
5. Rentals 

PLANNING FOR THE FUTURE – SUPERANNUATION



Super Guru

The [Super Guru](#) website is an initiative of ASFA. It's aim is to provide working Australians with independent information to help them understand and maximise their superannuation. It is a site for Australians of all ages and stages of their life, whether you're studying, working, have kids or retiring.

Our website isn't selling any product or service and doesn't accept any advertising so we can remain unbiased.

Information on Super Guru is put together by ASFA's writers and industry-leading policy and research teams, who have decades of experience in super, investing, tax and government policy.



THANK YOU FOR YOUR TIME TODAY

The Women's Financial Toolkit

It's your future

Knowledge is power. Here you will find trustworthy resources on everyday money matters and life events, no matter what your age or stage of life.

Find out more



Your Feedback



Music: <https://www.bensound.com>