

Cawimi phaisa phun pawl (credit)

Na phaisa tuahtoning ttialnak

Cawimi phaisa phun tampi an um.

Cawimi phaisa phun pawl

- ▶ Mawttaw lawn cu a tharmi asilole hmancia mi mawttaw cawknak caah a si - thildang cawknak ah hman khawh a si lo.
- ▶ Akarh umlo in tuahmi cu a man pek hlan in thil kha inn ah i ttinpi khawh a si.
- ▶ Thil hlannak cu thil pakhat khat (tahchuhnak ah inn hmanmi computer asilole TV) caan zeimawzat chung hlannak a si.
- ▶ Credit Card cu thil cawknak (thil man le bill) pawl khiahmi a zat ting peknak a si. Phaisa cawitu nih pakhat in an in pek lai.
- ▶ Inn lawn cu inn cawknak caah a si- thildang caah a si lo.
- ▶ Nikhiah hlanmi (payday lawn) cu caan tawite caah hlanmi a si, zarh zeimawzat chung lawng a si.
- ▶ Pumpak (personal lawn) thil pakhat khat na herh asilole na duh, mawttawn cawknak asilole holiday laknak caah a si.
- ▶ Hlan i cawknak (rent-to-buy) caan zeimawzat i hlan hnuah i lak beh mi khi a si.
- ▶ Store card cu credit card he an i lo nain a karh a tamdeuh.
- ▶ Fawnhnak (consolidation lawn) na lawn a dihlak pakhat ah fawnh khi a si.

Hngal Peng

- ▶ Phaisa cawining phun tampi a um.
- ▶ Cawimi phaisa cheuhkhat cu a dangnak in a karh a tamdeuh.
- ▶ Cawimi phaisa phun aa dan bantuakin a hmanna zong an i dang.
- ▶ Nangmah caah a tthabik mi phaisa cawinak kha na zoh lai.

Tamdeuh hngalh khawhnak

Cawimi phaisa a phunphun kong tamdeuh in hngalh na duh ahcun MoneySmart, www.moneysmart.gov.au, ah hin zoh asilole 1300 300 630 ah hin chawn. Phaisa cawinak hman ningcang tthadeuh tein an chim kho mi Financial Information Service Officer kha 13 23 00 ah hin na chawnh khawh.



Indira cu a karh um lo mi (No Interest Loans Scheme loan) a la

Indira cu a zut mi thilsuknak seh a ngei. A remhtu a auh i a remhtu nih cun a hluntuk cang rem hawk a ttha tilo a thar na cawknak a hau tiah a ti.

Indira cu thilsuknak seh a thar cawknak za in aa khonmi phaisa a um lo caah a lungre a thei. Indira cu dawr i a hmuhmi thilsuknak seh cawknak phaisa \$500 cawi ah ngukruok ah a kal.

Ngunruok nih cun Indira cu hi zat lawngin cun phaisa kan in cawi kho lo tiah an ti.

Indira nih khuachung neighbourhood house a chonh hna i cuka i rian a ttuanmi Angela kha a sining a chimh.

Angela nih Indira cu mibu bawmtu Eric chawn law a karh um lo mi lawn cawinak kong hai hal tuah tiah a ti, cu lawn cu NILS ti zongin auh a si. Eric nih NILS kong hi a hngalh dih. Angela nih cu pa fawn nambat cu a pek.

Indira nih cun Eric a chonh i zeitik ah dah kan ton khawh lai i a karh um lo mi lawn kong na ka chimh khawh hal tiah a hal. Eric nih rak ka tong law na Centrelink card rak i put tiah a ti.

Indira nih Eric a ton ah khan Eric nih NILS cu Centrelink hlawn a hmu mi caah a si i tthate in cham tthan khawh mi zat lawng a si a herh. Ngeihlo awk a ttha lomi innchung thilri, thilsuknak seh, computer asilole tthutdan cabuai bantuak pawl cawknak caah a si tiah a ti. Lawn lak cu cham tthan a hau asinain a karh na pek a hau lai lo.

Eric le Indira nihcun zarhnhn ah \$20 in thla 12 chung a cham tthan khawh lai tiah an tuak. Eric nih lawn \$500 cawi nak a tuah piak i Indira cu thilsuknak seh \$500 man aa cawknak.

Indira cu a nuam tuk zeicatiah a thilsuknak seh thar cu a tthatuk cun \$500 hi thla 12 chungah a chamtthan khawh fawn lai.

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