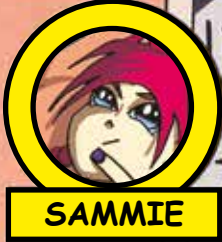


TO THE MAX!



JOSH



SAMMIE



MUM



LENA



KAZ

Hey Josh, did you score a new game?

Sure did, sis! The bank upped my credit card limit to \$5000. I've maxed it out already!

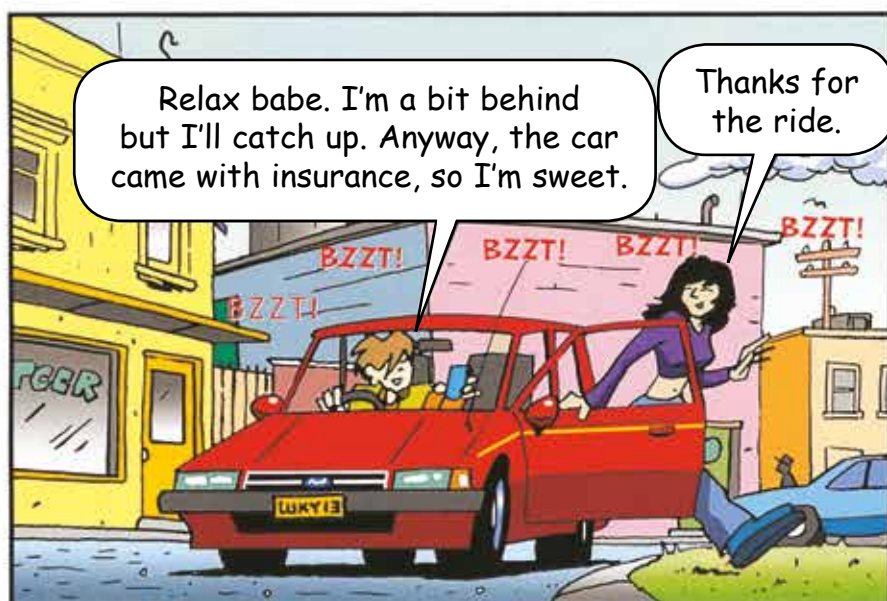
He got this new phone too. You can download awesome apps for it and surf the Net! Hey Josh, your horoscope came through!

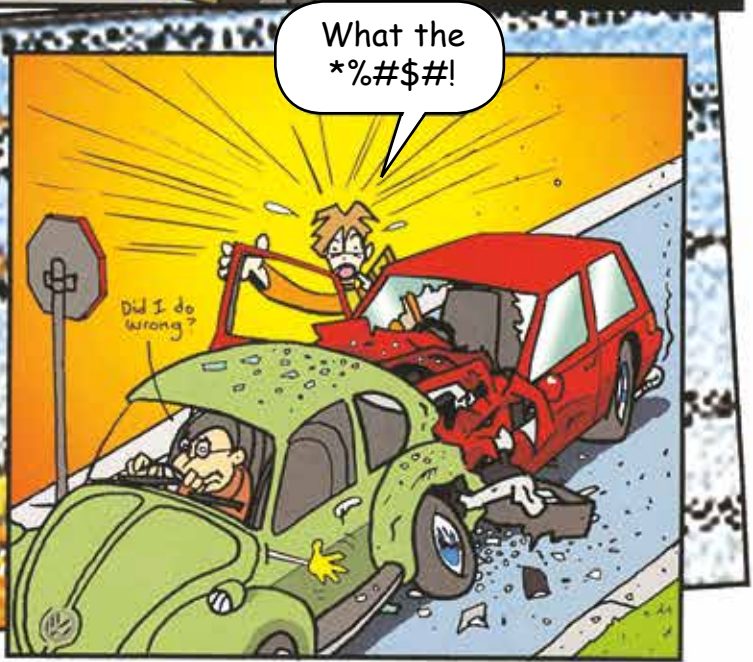
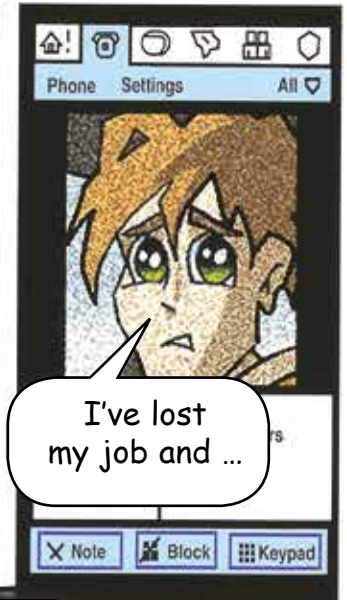
Wish I had a phone like that. Hey, it's Kaz's birthday soon. I want to get her a pair of jeans like yours Lena, if I can afford it!

Pretty expensive present! These jeans cost \$120!

Kaz always gives me expensive things.

Woo-hoo! My horoscope says I'm in for a BIG surprise!

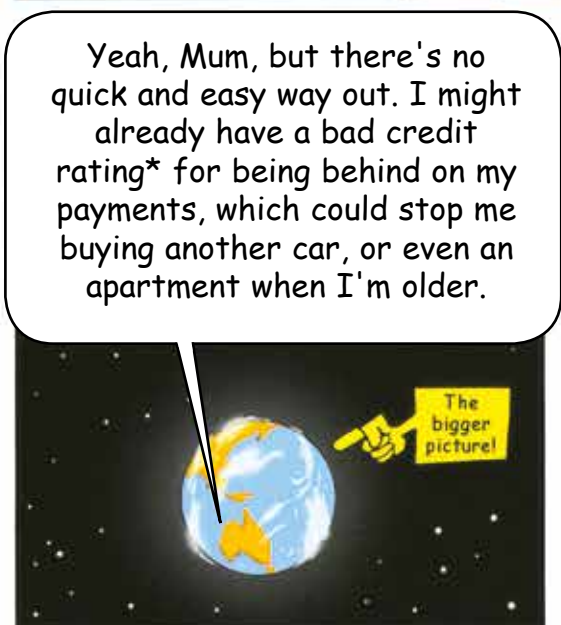






* **3rd party personal insurance** (also known as a Green Slip) is compulsory insurance that covers passengers, the other driver, or pedestrians, against injury. To protect the other car you need **3rd party property insurance** and to cover your car as well, you need **comprehensive insurance**. This costs extra, but could save you loads if you have an accident.





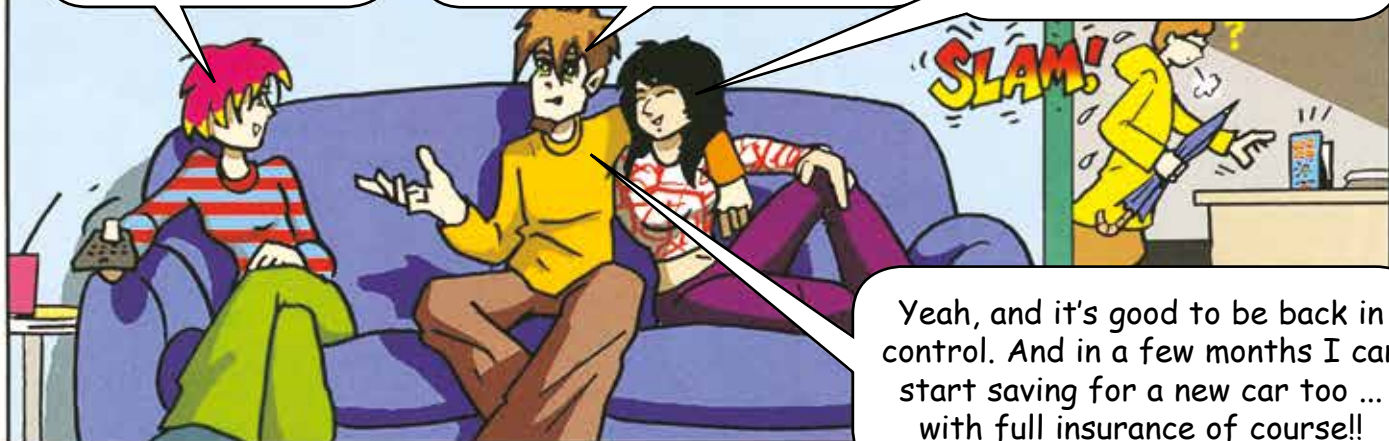
* A bad credit rating is a public record of any unpaid bills (such as gas, electricity or telephone) or loans you might have. Banks, retailers, mobile and credit companies check these records when anyone applies for credit.

Six months later ...

Are you guys going out tonight?

Nah, no money, sis. Most of my pay from my new job goes towards my debts, but they're getting smaller.

But at least you're in a better mood these days now you've sorted out how you're going to pay your debts off.



Yeah, and it's good to be back in control. And in a few months I can start saving for a new car too ... with full insurance of course!!

Have you told Mum about her surprise yet?



Nope ... she's just about to find out.

What's this brochure, kids?



It's your holiday, Mum! I saved up and bought us two tickets up the coast!

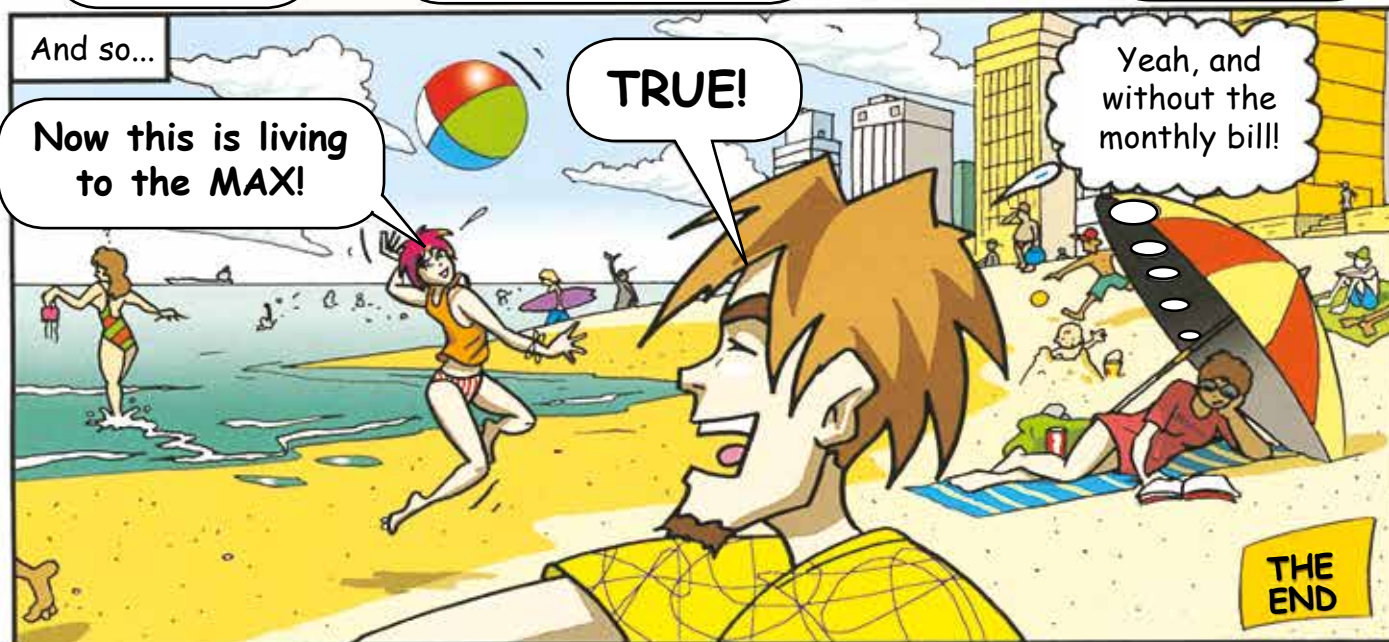
I can't believe it! Thanks Sammie! And a few months ago, I arranged to have some of my pay transferred to a separate account. Now I've got some savings set aside so, Josh can come too, plus we've got some spending money!



UNREAL!

And so...

Now this is living to the MAX!



TRUE!

Yeah, and without the monthly bill!

THE END

Josh & Sammie's cash tip\$



If you get use to handling money when you're our age, you won't get stressed like Mum did. Download the TrackMySPEND app so you can keep track of what you're spending. Then you know where your money is going.

Getting ripped off sucks. If you want a mobile, car finance or credit card, shop around and ask questions.



If bills are coming in, try to pay off the whole balance every month. Otherwise it could take years to pay back.



Watch out for fines. They add up! And if you're buying a car, don't feel pressured to sign up for finance with a car dealer. Suss out your other options with a bank, credit union or building society.

Need help? Get FREE advice!

Kids Helpline: 1800 55 1800
LifeLine: 13 11 14
Reach Out: ReachOut.com

National Debt Helpline: 1800 007 007
The free hotline is open from 9.30am to 4.30pm, Monday to Friday. When you call this number you will be automatically transferred to the phone service in your state.

ACT
Legal Aid ACT: 1300 654 314
Consumer Law Centre of the ACT: 1800 007 007

NSW
Financial Rights Legal Centre NSW: 1800 007 007
Legal Aid NSW: 1300 888 529
Redfern Legal Centre: 02 9698 7277

SA
Legal Services Commission of South Australia: 1300 366 424
Consumer Credit Law Centre: 08 8342 1800

VIC
Consumer Action Law Centre: 1800 466 477 or 03 9629 6300
Victoria Legal Aid: 1300 792 387

QLD
Legal Aid Queensland: 1300 651 188
Caxton Legal Centre: 07 3214 6333

NT
Northern Territory Legal Aid Commission: 1800 019 343

WA
Consumer Credit Legal Service WA: 08 9221 7066
Legal Aid Western Australia: 1300 650 579

TAS
Consumer Credit Helpline (Hobart Community Legal Service): 1800 232 500
Legal Aid Commission of Tasmania: 1300 366 611



ASIC's

MONEYSMART

ASIC's MoneySmart website has calculators, tools and tips to help you manage your money.

moneysmart.gov.au

Call ASIC: 1300 300 630

Disclaimer

Please note that this is a summary giving you basic information about a particular topic. It does not cover the whole of the relevant law regarding that topic, and it is not a substitute for professional advice.

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