

# Help your community plan for retirement

Translated support from Moneysmart



**Moneysmart has free, independent, easy-to-use resources to help people plan for working less or retirement. This includes translated tools and calculators, explainer videos about super, factsheets and more.**

**Resources are available in English, with some translated materials in Arabic, Simplified Chinese, Traditional Chinese and Vietnamese.**

**We're inviting you to share the materials in this pack with the people and communities you help support, so more people can make informed decisions about their retirement.**

# How can the resources help?

Moneysmart's resources can help people take clear, manageable steps with their money.

With information in their language, this can help people in your community:

- Understand more about super and the Age Pension.
- Make a budget and prepare their finances for working less or retirement.
- Plan for retirement with clear goals.

# What's in this pack

**You'll find ready-to-share resources to help you spread the word.**

**Resources in Arabic, Simplified Chinese, Traditional Chinese and Vietnamese:**

- Bi-lingual retirement factsheet
- 3 x animated explainer videos with translated captions
- 1 x infographic
- Email template copy
- 3 x short videos

**Additional resources in English:**

- 2 x factsheets
- Social tiles and explainers
- Easy English and Auslan translation

# How to use this pack

There are many ways you can help share these materials.  
This can include:

- Print and display factsheets in your offices or community hubs.
- Play the explainer videos when talking with people about retirement.
- Share the factsheets and the infographic at events, workshops, or information sessions.
- Include the email template copy in your digital newsletters.
- Include links to the tools, calculators, and animations in emails.
- Post the short videos and accompanying copy across your social media.
- Feature materials on your website, linking to [moneysmart.gov.au/retirement](https://moneysmart.gov.au/retirement)

# Bi-lingual retirement factsheet

Designed to help people understand the basics of planning for retirement, these factsheets are available in:

**Arabic, Simplified Chinese, Traditional Chinese and Vietnamese.**

Factsheets can be printed or shared digitally with your networks.

**Download bilingual factsheets**

Moneysmart retirement factsheet

## Working less or retiring?

**Moneysmart.gov.au** is an independent, Australian government website. Whether you're thinking about working less or thinking about retirement, Moneysmart has free tools, tips and calculators to help you and your family plan your finances.

## 减少工作时间还是准备退休?

**Moneysmart.gov.au** 是澳大利亚政府提供的独立网站。无论您正在考虑减少工作时间, 还是准备退休, Moneysmart 都可提供免费的工具、实用建议和计算器, 帮助您和家人规划财务。

## Why should I start planning for retirement?

### To know if you'll have enough

Retirement looks different for everyone. Planning helps you understand what you'll need and whether you're on track.

### To get ahead

The earlier you plan, the more options you have to grow your super.

### To feel prepared

Making a plan now can help you and your family feel confident about the future.

## 为什么我要开始规划退休?

### 了解您是否有足够的资金

退休对每个人来说都不同。规划可以帮助您了解自己需要多少资金, 以及是否在按计划进行。

### 提前规划未来

越早规划, 您就有更多机会增加您的 super。

### 更从容地面对未来

现在制定计划, 可以让您和家人对未来更有信心。



Moneysmart retirement factsheet

## What can **Moneysmart.gov.au/retirement** help me do?

### 01 Make a budget

The in-language budget planner helps you see how much you spend right now and how to save for your future.

### 02 Learn what super is and how much you need

Super is a way people in Australia save for retirement. Use the translated calculator on the website to find out how much you may have when you retire.

### 03 Find out if you can get the Age Pension

The Age Pension is a payment from the Australian Government to help with living costs. Moneysmart can help you find out if you are eligible for this payment.

### 04 Plan for retirement

The website includes a translated retirement planner tool. This can help you figure out your goals and the options you have.

## **Moneysmart.gov.au/retirement** 可以帮助您做什么?

### 01 制定预算

多语言预算工具可帮助您了解当前支出情况, 以及如何为未来储蓄。

### 02 了解 super 是什么以及您需要多少资金

Super 是澳大利亚人为退休储蓄的一种方式。您可以使用网站上的多语言计算器, 了解您退休时可能拥有的资金。

### 03 了解您是否符合领取 Age pension 的资格

Age pension 是澳大利亚政府发放的补助, 用于帮助支付生活开支。Moneysmart 可以帮助您了解自己是否符合领取资格。

### 04 退休规划

网站提供多语言退休规划工具。该工具可以帮助您明确目标, 并了解可选择的方案。



### 立即试用

前往 **Moneysmart.gov.au/retirement/translated/simplified-chinese** 获取简体中文的信息。扫描二维码



# Animations

Download and share animated videos with closed caption translations in:

**Arabic, Simplified Chinese, Traditional Chinese and Vietnamese.**

They answer these common questions:

- What is super and how does it work?
- How much super do I need?
- How can I use the retirement planner?

 [Download animations](#)



# What is superannuation?

# Infographic

Available in: **Arabic, Simplified Chinese, Traditional Chinese and Vietnamese.**

This infographic is designed to help people understand the steps they can take on the Moneysmart website to prepare for retirement.

 **Download infographic**

مخطط التقاعد

## كيفية التخطيط للتقاعد

التخطيط للتقاعد يصبح أسهل عندما يحدث خطوة بخطوة. فكّر في دعوة أحد أفراد عائلتك للانضمام إليك واتخاذ هذه الخطوات باستخدام موقع [Moneysmart.gov.au/retirement/translated/arabic](https://moneysmart.gov.au/retirement/translated/arabic).

### ابدأ هنا

**ابحث عن الموارد المترجمة**

ستجد هنا معلومات حول كيفية التقاعد في أستراليا. تعرّف ما هو Superannuation (وهو المبالغ التي يدفعها صاحب العمل إلى صندوق Superannuation) ومن يمكنه الحصول على Age Pension (مبالغ تدفعها الحكومة الأسترالية للمساعدة في تكاليف المعيشة).



### استخدم مخطط الميزانية

افهم أموالك بشكل أفضل. جرّب مخطط الميزانية المترجم. أدخل نفقاتك اليومية، مثل مصاريف البقالة والكهرباء، كما ستكون عند التقاعد، لمساعدتك على معرفة مقدار المال الذي ستحتاجه.



### استخدم حاسبة Superannuation

هل أنت مستعد للاطلاع على مدخرات التقاعد لديك؟ استخدم الحاسبة لمعرفة مقدار المال الذي قد تمتلكه عند التقاعد.



### ضع خطتك باستخدام أداة تخطيط التقاعد

استخدم مخطط التقاعد المترجم للتخطيط للمستقبل. يمكنك معرفة ما سيحدث إذا توقفت عن العمل، أو إذا انتقلت إلى العمل بمعدل أقل.







# Email template copy

This ready-to-use email template makes it easy for you to share these resources with your network.

You can adapt it and send it through your own channels to help share retirement information.

 [Download email copy](#)

## Helping communities plan for retirement

Moneysmart's free and independent resources



### Email Template

**[Subject line]**

Get help with working less or retiring

**[Preheader]**

Free, independent help from the Australian Government

**[Headline]**

Working less or retiring?

**[Subhead]**

Get help from the Australian Government's Moneysmart website

**[Intro copy]**

[Moneysmart.gov.au/retirement](https://moneysmart.gov.au/retirement) has free resources to help people plan for working less or retiring. Making a plan now can help you and your family feel confident about the future.

The resources are translated into:

- Arabic
- Traditional Chinese
- Simplified Chinese
- Vietnamese
- Easy English and Auslan

# Short video and copy

These short videos and accompanying copy can be shared across your social and online channels. They can encourage your audience to learn more about retirement in a simple, engaging way.

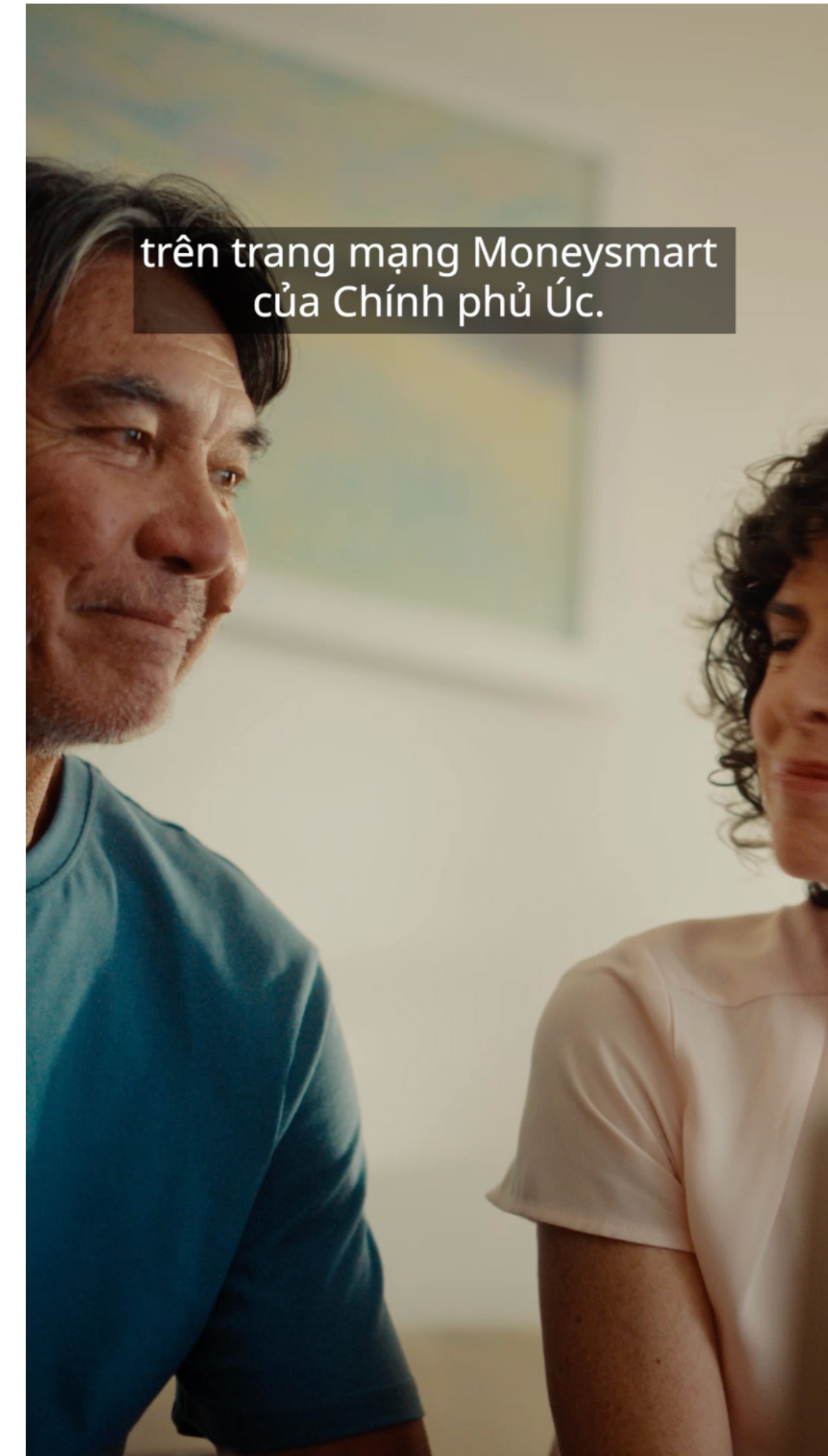
Available in: **Arabic, Simplified Chinese, Traditional Chinese and Vietnamese.**

 [Download videos](#)

4x5 Vietnamese



9x16 Vietnamese



# English language factsheets

These factsheets give readers an overview of how to plan for retirement in Australia.

They can lead audiences to find more information about things like super, budgeting the Age Pension and more.

[Download English factsheets](#)

Retirement planning

## How to plan your retirement

Where to start, and what to think about



If you are thinking about your retirement, it's important to consider how much money you will need.

Moneysmart has free, independent resources that help you plan for retirement. They have been designed to help you make informed financial decisions.

Moneysmart tools & resources

## Retirement planning made easier

Moneysmart has free resources to help



If you're thinking about retirement or are ready to retire, Moneysmart's resources can help.

Decide when to access your super, create a budget, find out the best age to retire and more.

**Moneysmart's resources are:**

- Free
- Independent
- Easy to use

# Social tiles and explainers

Featuring simple, clear messaging and engaging visuals these social tiles can be shared on your channels to communicate key information.

[Download social media tiles](#)

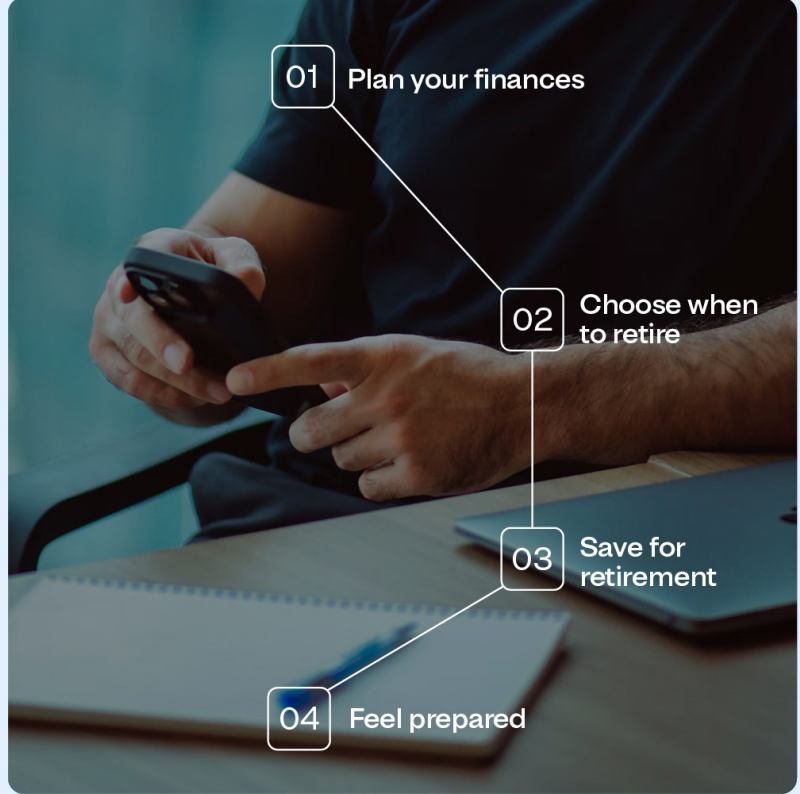


**Track your super, wherever your career has taken you.**


## Little changes now can add up in retirement



## Double-check your retirement plans




- 01 Plan your finances
- 02 Choose when to retire
- 03 Save for retirement
- 04 Feel prepared



**Renting in retirement? Try Moneysmart's resources**

## Make your super last longer




# Easy English and Auslan translation

These resources make information accessible for a wider audience.


They can be shared with people who may benefit from simplified language or Auslan, helping ensure more people can engage with the information.

 [Download Easy English and Auslan](#)

 Easy English

## Retirement Planning Factsheet



 Easy English

## Moneysmart Tools & Resources Factsheet



# Translated tools and calculators

The following resources are available in:

**Arabic, Simplified Chinese, Traditional Chinese and Vietnamese.**

## Budget planner

Can help users estimate what their expenses might be in retirement.

## Superannuation calculator

Estimates super balance at retirement, and shows how additional contributions can affect the final balance.

## Retirement planner

Shows users how much they could have, and what they need to retire.

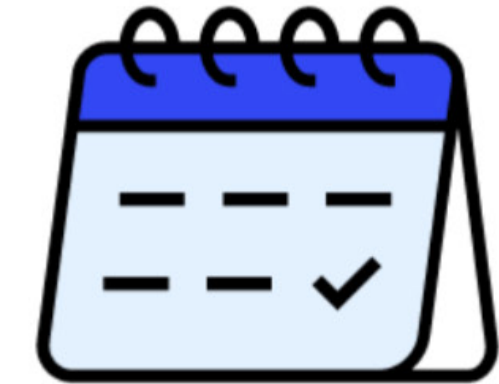
Translated tools can be found on the relevant language pages on [moneysmart.gov.au/retirement/translated](https://moneysmart.gov.au/retirement/translated)

## Retirement planner

Use this retirement planner to step through:

1. Where you're at now
2. How much you'll need
3. Review your options

When you're done, you can download your results.



1 Where you're at now

2 How much you'll need

3 Review your options

### About you

Age

Gender ?

Salary per year v ?

# More information

Discover more about the Australian Government's free, independent and easy-to-use tools and resources at [moneysmart.gov.au/retirement/translated](https://moneysmart.gov.au/retirement/translated)