

# Working less or retiring?

**[Moneysmart.gov.au](https://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](https://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。



## What can [Moneysmart.gov.au/retirement](https://www.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](https://www.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](https://www.moneysmart.gov.au/retirement/translated/simplified-chinese) 获取简体中文的信息。

扫描二维码

