

Working less or retiring?

[Moneysmart.gov.au](https://www.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.

減少工作或退休？

[Moneysmart.gov.au](https://www.moneysmart.gov.au) 是澳洲政府設立的獨立網站。無論您正考慮減少工作，還是打算退休，Moneysmart 提供的免費工具、貼士及計算器，可幫助您和家人規劃財務。

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.

為何要開始規劃退休？

了解是否有足夠資金

每個人的退休生活都不一樣。作出規劃有助您了解自身所需，以及是否正朝着目標邁進。

及早準備

越早開始規劃，您便有越多方法累積更多 Super。

胸有成竹

現在開始規劃，有助您和家人更有信心面對未來。



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) 可提供什麼幫助？

01 制定預算

預算規劃工具設有中文版本，可讓您了解現時的開支，以及如何為未來儲蓄。

02 了解 Super 是什麼，以及您需要多少 Super 資金

Super 是澳洲人為退休儲蓄的一種方式。您可使用網站上的中文版計算器，了解自己在退休時可能擁有多少資金。

03 了解自己是否符合領取 Age Pension 資格

Age Pension 是澳洲政府提供的一種款項，用以協助長者支付生活開支。Moneysmart 可幫助您了解自己是否符合領取資格。

04 規劃退休

網站設有中文版退休規劃工具。這可幫助您了解自身目標，以及可作出的選擇。



立即試用

瀏覽 [Moneysmart.gov.au/retirement/translated/traditional-chinese](https://www.moneysmart.gov.au/retirement/translated/traditional-chinese) 查閱繁體中文資訊。

掃描 QR Code

