

# Meli Gambler's Help Toolkit

## Budgeting basics

**Before starting a budget, ask yourself: What is my motivation to start a budget?** Do you want to get out of debt? Get on top of your money? What are your short term and long term money goals? Try and stay focused on why your budget is important, this can help you stay on track.

Check out **Money Smart** to start your own budget. Gambler's Help Financial Counsellors at Meli are available to help address gambling harm and support you to manage your money and debts.

### Create a budget

- List all your income amounts and expenses on a budget template
- For a budget to balance, your expenses must be less than your income
- Be realistic about how much things cost and what you spend
- Check your bank statements or mobile banking app to understand your spending
- Keep a spending diary - a spending diary can help you notice 'spending leaks' which are extra purchases you make that are not listed on your budget and can add up! E.g. buying a can of coke daily

### What are your “needs” versus “wants”?

- Determine what expenses are most important (rent, bills, groceries, medical, child costs)
- Be realistic about what is a “want” (new clothes, electronics, tattoos)
- Consider your “wants” as short term savings goals
- Talk to a Financial Counsellor if you're unsure about what is a need or want

### Concessions

- Concessions are discounts on services to help people on a low-income pay their bills
- Concessions are available for essential services – electricity, gas, water, council rates health, education and public transport
- You may be entitled to different concessions, a Financial Counsellor can help you apply
- Utility Relief Grants for overdue energy or water bills are available to concession card holders experiencing unexpected hardship

**For more information, contact Gambler's Help or Meli:**

Call Gambler's Help on 1800 858 858 or Meli on 5278 8122 or email [intake@meli.org.au](mailto:intake@meli.org.au)