

# Getting help with everyday expenses

Tools, resources, and tips to make your money go further.

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Today, the cost of living is very high, and many people's incomes have not kept up. For people with lower incomes, this means that everyday expenses are hard to afford even when spending wisely.

A strict budget shouldn't stop you from having a healthy and fulfilling life, and with this in mind, we've compiled some tools, resources, and tips to make your money go further.

## What is the cost of living?


In financial terms, many of our daily expenses are labelled 'essential', like groceries. Other expenses are labelled 'discretionary', and these are 'non-essential' things – the things we *want* rather than *need*. We can *choose* to have them, and whether to have them now or later. Each person values things differently, and everyone's situation is different, affecting what they want and need.

Taken together, these everyday things that we pay for are usually called 'the cost of living'.

## Paying the bills

If you are having trouble paying bills, there are options available to you that could help you reduce, postpone, or spread out payments. You can ask your providers for help with:

- payment extensions
- payment plans
- concession information
- financial counselling service referrals.

 For more information on dealing with bills, **see our [paying bills](#) page**

## Council rates

If you pay council rates and are in financial hardship, local councils can choose to defer or waive all or part of your unpaid rates. Most local councils have a hardship policy, which you should be able to find on their website.

## Help dealing with service providers when you can't pay the bill

<a href="#">Talking to your providers</a>	general support from the National Debt Helpline for notifying your service providers that you're having trouble paying
<a href="#">Template letters</a>	pre-written letters from the Consumer Action Law Centre
<a href="#">Negotiating payment terms</a>	pointers from the National Debt Helpline

## Cheaper groceries and meals

Even though food is an essential item, it's sometimes one of the first things people cut back on when doing it tough – mainly because it's also one of the few regular expenses people have some control over. An increasing number of people rely on charities for food.

## Getting help with food from Foodbank

If you're struggling to afford food, you might want to get help from a Foodbank-supported service. Foodbank is Australia's largest food relief organisation, helping charities, schools, and individuals. You can find [food support services near you here](#).

## Tips for food shopping

These tips might be useful to help make ends meet:

- **look up and down** – supermarkets display what they most want to sell where it's easier to see on the shelves, but there might be a bargain on the top or bottom shelves

- **buy in bulk** – if you can, try to buy goods that you can store at home for a while in bulk, especially if they're on special
- **cook in bulk** – if possible, freeze leftovers in lunch or dinner-size portions for another day
- **check for specials** – keep an eye out for items marked as 'specials', especially at the end of the day when fresh food tends to be reduced
- **shop in season** – buy fruit and vegetables when they're in season and cheaper
- **plan ahead** – make a weekly meal plan and try to avoid costly food delivery apps.

### Where to find deals

There are many comparison websites and apps you can use to find the cheapest deals. These can be handy, but it's important to remember that they're not always comprehensive, and they often take advertising money to display certain products first.

If the site or app also allows you to buy directly or through a link, then it is probably designed to encourage you to spend more on your shop.

### Finding recipes for budget cooking

There are many websites and apps that provide affordable recipe suggestions. Be mindful that these sites do vary in quality, and some can be unrealistic in what is actually affordable or easy to make.

One example is [Cooking on a Bootstrap](#). It's a blog by UK-based author Jack Monroe, who has lived experience getting by on a tight budget.

### Growing your own produce

Another idea is to grow your own produce. This isn't for everyone. It can be a lot of work, and you may not have the space or time. But it can be a very rewarding and

fulfilling way of saving money. If you live in a community of people who also grow fruit and vegetables, you may even consider joining or creating a local group to exchange fresh produce, cooked meals, and recipe ideas.

### [Clothing for less](#)

Historically, people had small wardrobes with a few outfits for different occasions and weather. These were usually sturdy garments that would be repaired once worn out.

Today, some clothing retailers produce a lot of low-quality clothes at little cost using poor labour conditions. The clothes often don't last long and need replacing regularly. This is what some people call 'fast fashion'. While consumers are paying less for these items in the shorter term, the savings don't add up over the longer term.

### [Repair, recycle, reuse](#)

A concept to keep in mind with clothing and many other goods like furniture is to 'repair, recycle, reuse'. This means making what we have last longer, and if we do need more clothing, to consider getting something second-hand to give it a new lease of life.


This not only reduces our expenses but also reduces the impact on the environment and avoids giving money to companies that operate with poor conditions for their workers.


### [Where to find second-hand stores](#)

<a href="#">Brotherhood of St. Laurence</a>	see our opportunity shops around Melbourne and Geelong
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<a href="https://OpShop.org">OpShop.org</a>	find outlets by other organisations all around Australia
<a href="#">Ask Izzy</a>	search for cheap and free clothes by selecting 'everyday things' then 'clothing'

There are many costs involved with sending children to school, like uniforms, bags, books, transport and camps or other special activities. Likewise, if you're supporting yourself as a student at university, TAFE, or in another vocational training course. There are financial supports and services that could be available to you.

 To learn how to help ensure your children get the education they deserve without breaking the bank, **see our [childcare and education costs](#) page.**

 To see how to pay for education while you're balancing other financial obligations, **see our [paying for post-secondary education](#) page.**

## Entertainment on a budget

We all need time for fun to keep ourselves healthy, and this is especially true for children. One of the most upsetting things about being in financial hardship is difficulty finding time and money for activities and entertainment.

There's no shame in factoring fun into a budget, as what people define as 'essential' spending is up to them – whether that's a subscription to a streaming service, a regular coffee with a friend, or fun weekend activities for the kids.

## Fun things to do on a budget

<b>'Bring a plate' dinner party</b>	Host a dinner party and ask guests to bring a plate to share
<b>Free streaming services</b>	Watch streaming platforms like ABC iView or SBS OnDemand instead of paid-subscription services
<b>Libraries</b>	Check your local library for services including free streaming options
<b>Local council events</b>	Search online for free events, fairs and other services
<b>Museums and art galleries</b>	See what's to explore for free at museums or galleries and free events like film screenings
<b>Sporting events</b>	Find out about free family opportunities like kids' days
<b>Travel</b>	Look into travel options like local destinations without air travel, or car pooling (sharing lifts with others)
<b>Picnics</b>	Have a picnic or BBQ at the beach, park, or your backyard
<b>Movie night</b>	Go to the movies on discount days (usually Tuesdays)
<b>Find more</b>	Visit <a href="#">Ask Izzy</a> and select 'something to do' to see what's near you

## Tips for consumers

### Shopping online

The internet makes it very easy to buy goods and services. This can be a good thing, but it can also lead to overspending and potentially opens people up to online scams.

An essential part of smart money management is staying safe online and knowing what to do if something looks suspect.

✚ See our [ways of paying](#) and [protect yourself online](#) pages

### Product rentals

Some household goods like TVs, fridges and other appliances can be rented instead of bought. While this might seem like a good idea when you can't afford a fridge or other essential item, it's important to consider a few things before you do so. Like, how much are you really paying?

#### *What to think about*

- if you rent the item long term, the arrangement can become very expensive, and will eventually cost more than buying the product. Work out what the whole cost would be and consider if you think it's still a good deal
- there may be regular fees and charges 'hidden' in the fine print
- you could go into debt or lose the item if you cannot afford the payments
- a [No Interest Loan](#) be better for your needs

#### *Where to find more information*

The National Debt Helpline has further information on [product rentals](#), including what to do if you're already in such an arrangement and [can't afford to pay](#).



## Knowing your consumer rights

For all purchases made in Australia, you are covered by Australian Consumer Law, which 'guarantees' the item is fit for purpose. These rights cover many aspects of buying and selling, but there are some key things to know:

- when businesses sell products or services they must stick to a set of basic rights
- these basic rights are called consumer 'guarantees', which consumers automatically receive when they buy goods and services
- consumer guarantees cannot be waived (taken away from you) in any way, even by a written contract
- it is unlawful for businesses to mislead consumers about these rights.

### Where to find more information

A full list of what is covered by consumer guarantees is on the [ACCC website](#), the Australian government regulator that enforces consumer rights according to consumer law.

You can also visit the industry watchdog [CHOICE](#), to learn more about your rights as a consumer in Australia.

## Concessions

Concessions (or discounts) reduce the cost of utilities, housing, transport, health, legal costs, recreation, and other costs for people who are eligible to receive them. Concessions and eligibility requirements vary by state or territory.

Australian Capital Territory	<a href="#">Cost of living assistance</a>
New South Wales	<a href="#">Concessions, rebates and assistance   Service NSW</a>

Northern Territory	<a href="#">NT Concessions Scheme</a>
Queensland	<a href="#">Concessions   Community support   Queensland Government</a>
South Australia	<a href="#">SA.GOV.AU - Concessions</a>
Tasmania	<a href="#">Tasmanian Government Concessions</a>
Victoria	<a href="#">Concessions and benefits - DFFH Services</a>
Western Australia	<a href="#">ConcessionsWA</a>

## No Interest Loans (NILs)

NILs are typically offered for up to \$2,000–\$3,000 for rent or bond, education fees, essentials like fridges, washing machines, furniture, kitchenware, medical expenses, car repairs, and other goods and services you might need to get back on your feet.

There are certain rules around who can apply for NILs. Generally you must:

- have a Health Care Card, a Pensioner Concession Card or earn below a certain amount
- have lived at your current address for more than three months
- show that you can repay the loan.

## Who provides NILs?

The No Interest Loan Scheme is one of the financial services provided by Good Shepherd Microfinance. You can find providers over at the [Good Shepherd website](#).

## Emergency fund savings account

When budgeting and setting aside money for essentials, it might also be good to consider if you can set aside some extra money for any future emergencies.

While this is not always possible, especially if you are on a low or insecure income, any amount you can put aside could help you in the future.

Visit [Moneysmart](#) to learn more about setting up an emergency fund.

 **See our [keeping track with a budget](#) and [navigating an emergency](#) pages**

## Financial crisis

If you are struggling with debt or unable to afford everyday expenses, you might be experiencing a financial crisis. If so, **see our [financial crisis](#) page.**

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*This information was last updated on **5 June 2023.***

*The links and resources in this article have been compiled and reviewed by the Brotherhood of St. Laurence. We aren't responsible for what you'll find at the links, though we do hope you find the information useful. See our [disclaimer](#) if you'd like to know more.*

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