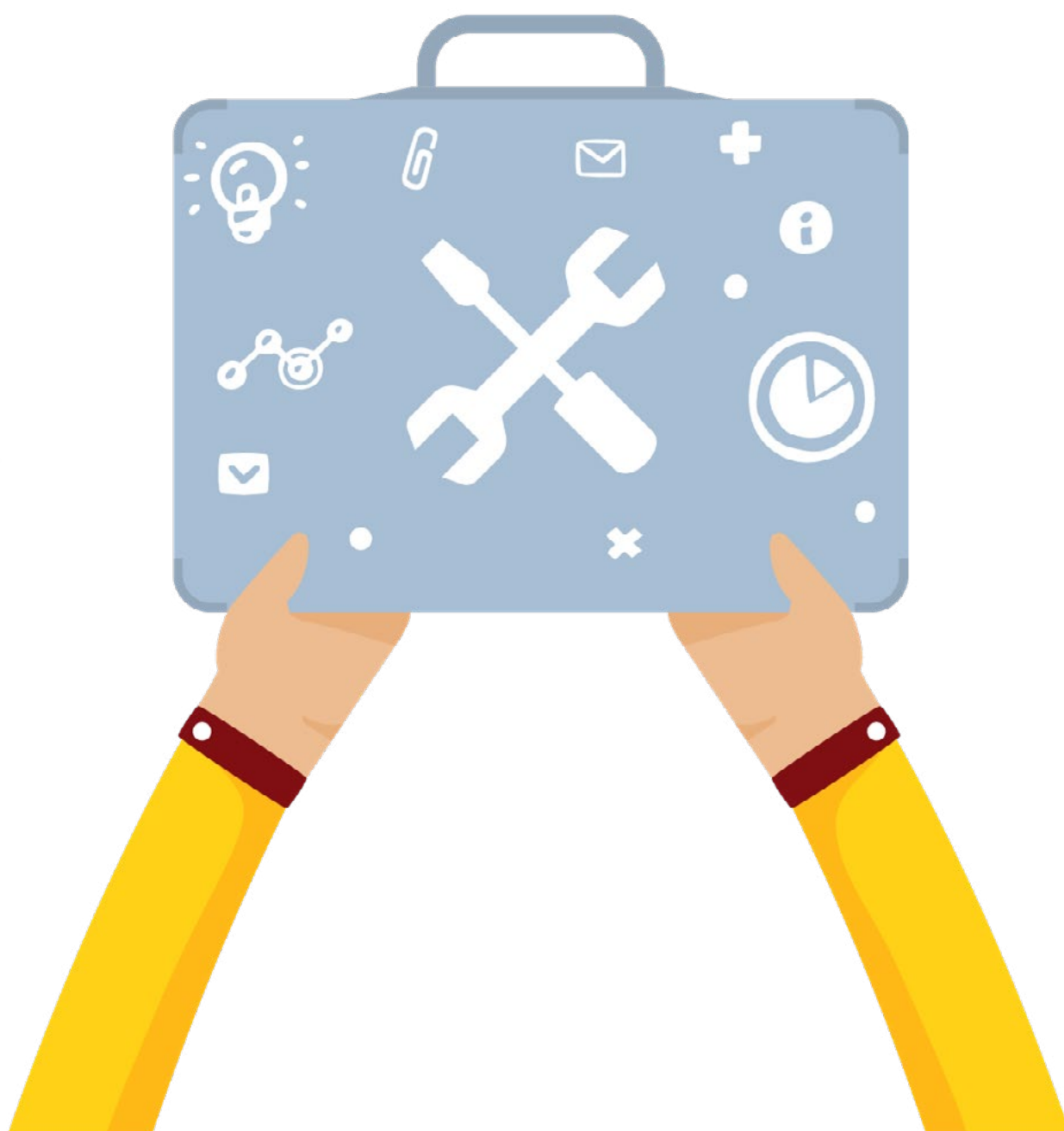


FINANCIAL TOOLBOX



**HELPFUL HINTS, RESOURCES AND INFORMATION FOR
CQUNI STUDENTS IN RESPONSE TO COVID-19**



JOBS

Recognise your unique skills and consider what jobs you can do online.

Look at current job posting or make your own at [airtasker.com](https://www.airtasker.com). The Australian Government's **Jobs Hub** is another great resource when searching for employment opportunities.

Tutoring

Tutor primary and secondary students online in maths, science, language other than English (LOTE) or another subject. Visit:

- » [learnmate.com.au](https://www.learnmate.com.au)
- » [highschooltutors.com.au](https://www.highschooltutors.com.au)
- » [clueylearning.com.au](https://www.clueylearning.com.au)
- » [firsttutors.com](https://www.firsttutors.com).

Childcare

Babysit children and adolescents that are currently not attending school. Parents, especially those working in the healthcare system, continue to need support caring for their children. Visit:

- » [findababysitter.com.au](https://www.findababysitter.com.au)
- » [babysittersnow.com.au](https://www.babysittersnow.com.au)
- » [weneedananny.com.au](https://www.weneedananny.com.au).

Health

Queensland health are looking for health workers, including allied health, administrative support, operational, dental and nursing.

Under the **Working for Victoria** Fund, displaced workers will be eligible to apply for different types of work.

CQUni CareerHub

Stay up-to-date with the latest employment opportunities, exclusive online jobs, resources and advice with CQUni CareerHub. Login at careerhub.cqu.edu.au.

HOUSING

Seek information and support regarding your **rights and rental payments**.

TECHNOLOGY

Extended Support

The following companies are providing additional support with increased data packages, unlimited calls and waiving late payment fees:

- » **Telstra**
- » **Optus**
- » **Vodaphone**

If you are with another carrier, please contact them to discuss your options.

Low cost computers

Work ventures offer low cost refurbished desktops and laptops.



DOMESTIC STUDENTS

Government Support

Consider if you are eligible for **government temporary financial assistance**. Find more information and services for individuals affected by Coronavirus on the **Australian Government's Services Australia web page**.

Superannuation

The government has granted premature access to superannuation accounts (some criteria apply). Please contact your superannuation provider for further information.

No Interest Loan Scheme

Good Shepard provides individuals and families on low incomes with access to safe, fair and affordable credit. Loans of up to \$1,500 are available for essential goods and services such as household items, medical procedures and dental services, educational essentials. Find out more at **nils.com.au**.

CRISIS SERVICES

The following services provide free resources and support to both domestic and international students.

Askizy

Food, clothing, family violence, legal, health, counselling and finance assistance. Visit **askizzy.org.au**.

National Debt Helpline

Free phone financial counselling and financial assistance. Monday-Friday 9:30am-4:30pm. Phone 1800 007 007 or visit **ndh.org.au**.

One Place

Type your location and what you need, and the location of the closest services will be provided. Visit **oneplace.org.au**.

Uniting Care

Counselling, employment and crisis accommodation. Visit **unitingcare.org.au**.

Anglicare

Food parcels, financial assistance and emergency relief. Visit **anglicare.org.au**.

The Salvation Army (Salvos)

Crisis accommodation, financial assistance, family violence. Visit **salvationarmy.org.au**.

Lifeline

Free 24-hour phone counselling for suicide prevention. Online chat available from 7pm - 12am (AEDT), 7 days. Visit **www.lifeline.org.au** or phone 13 11 14.

HELPFUL HINTS

Budget wisely

Learn to budget or download a free **budget app** to monitor your spending and savings.

Learn how to control your money during COVID-19 and into the future with these resources:

- » **Blackbullion**
- » **Moneysmart**

Scholarships

Consider if you are eligible for a scholarship at CQUniversity. Check out the range of available scholarships at **cqu.edu.au/scholarships**.



Find what is free

Many goods, from furniture to food, are offered for free. Connect with these communities to learn how you can be a part of it:

- » The Melbourne Freegan Co-op (Facebook)
- » **Freecycle Network**
- » Facebook neighbourhood 'Good Karma Networks'. E.g. **Coburg Good Karma Network**
- » **Zilch**
- » Free Stuff Swap Or Give Away Melbourne (Facebook).

Unsubscribe

Consider what memberships or premium services (apps, gym membership, magazine subscriptions, online subscriptions etc) can be cancelled or downgraded.

Monitor your data

Data is gold as we move into on-line learning and online living. Make sure you don't exceed your data limit or slow your internet down with these **clever tips**.

Friends become family

With entertainment options, you can reduce your costs by shifting to a family model and splitting costs between housemates/friends.

- » **Spotify**, \$18 for 6 accounts.
- » **Netflix**, \$20 for 4 users.

Be creative

Make what you would normally buy. Expensive cleaning products and cosmetics can be made with simple household ingredients and are a lot of fun!

Try these DIY activities.

- » Make your own **cleaning products**.
- » Make **deodorant**.
- » Make **fresh bread**.

Shop smart

Buy rice, dried grains and legumes (lentils, beans, chickpeas, split peas) rather than fresh or canned.

Purchase pre-loved clothes, appliances and furniture rather than new. Browse listings at:

- » **eBay**
- » **Gumtree**



Sell, sell, sell and swap

Ask yourself what is necessary for you to keep. Sell what you are no longer using, what can be shared or what you can access online.

- » **Facebook** Market Place
- » **Gumtree**
- » **CQUniversity Australia Facebook page** (Exercise books)
- » My Stuff = Your Stuff (Facebook).

Grow your garden

It's time to get out of the house....and into the garden (or balcony)! Watch how to turn your leftovers into household plants in this **Youtube video**.

Make your own garden and avoid the supermarket with these **five easy-to-grow vegetables**.

Compare your costs

Make sure your mobile phone, credit card and internet plan are best suited to you. Filter your search according to what you need and find the cheapest option. Visit **finder.com.au**.

Manage your utilities bills

On your utilities (gas, water and electricity) bill, the contact details of the company will be provided. Call and explain your difficult financial situation and need for a 'Financial Hardship Plan'.

All energy providers under Australian law must have a Financial Hardship Policy. This will allow you to make smaller payments according to your budget and offer opportunities to learn how to reduce your energy bill.

Smart ways to use your phone

Use apps, such as Skype, Facetime, Messenger and Whatsapp to make long calls or international calls, rather than using your mobile credit.

Educate yourself

Read **The Barefoot Investor** by Scott Pape to learn all the financial tricks and more. Listen for free with Audible's 30 day trial, first book free offer at **audible.com.au**.

Volunteering

Find ways to help your community at **volunteering australia.org**.



CONTACT US

contactus.cqu.edu.au
13 27 86 (within Australia)

Student support
cqu.edu.au/support

BE WHAT YOU WANT TO BE

cqu.edu.au