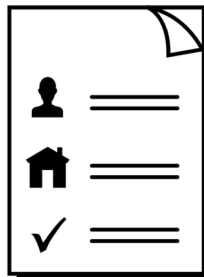




Enhanced Income Management and the SmartCard

What are the differences?



Easy Read

About this fact sheet



This fact sheet is from Services Australia.

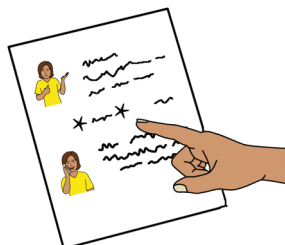


This fact sheet is written in a way that is easy to understand.



You can read more information about this topic on our website at

servicesaustralia.gov.au/smartcard



We add a star before and after ***hard words***.

Then we explain what the words mean.

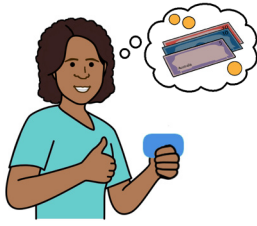


You can ask someone to help you read and understand this fact sheet.



Contact information is at the end of this fact sheet.

Help to manage your money



You might be on ***Income Management*** to help you manage the payments you get from us.



Income Management helps you manage your money to pay for important things you need.

For example, food and rent.



Your Income Management account is managed through Services Australia.



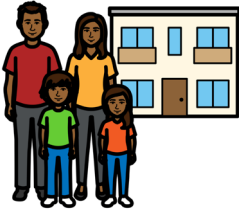
You might have a BasicsCard with your Income Management account.

Enhanced Income Management helps you manage the money you get from us.



For example, it helps you pay for

- food



- rent



- bills



- school.



Your account is managed through Services Australia, or the Traditional Credit Union if you live in the Northern Territory.



You get a SmartCard with your account.

What are the differences?



You can do things with the SmartCard that you **cannot** do with the BasicsCard.

With your enhanced Income Management account and SmartCard you can



- do online banking



- use a mobile app to check your money



- pay for things in store or online



- transfer money to another enhanced Income Management account

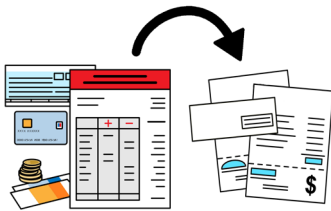


- tap the card to pay in shops
 - to set up tap to pay, call Services Australia or call the Traditional Credit Union if you have a Traditional Credit Union SmartCard.

With your enhanced Income Management account and SmartCard you can also



- add your card to your digital wallet on your phone
 - you **cannot** do this with a Traditional Credit Union SmartCard



- make ***direct debit*** payments
 - direct debit means you tell your bank to regularly transfer money from your account to a business



- use ***BPAY*** online
 - BPAY is a way to pay bills online.

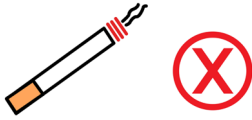


You **cannot** do any of these things with the BasicsCard.



There are some things you **cannot** do with any of the cards.

You **cannot** use the cards to



- buy ***tobacco*** or tobacco products
 - tobacco is used in cigarettes and other products



- buy ***pornography***
 - pornography means sexual pictures, videos or text



- buy alcohol or homebrew kits.



Also, you **cannot** use the cards to

- ***gamble***
 - gamble means you bet money on things



- buy some gift cards and products that are like cash



- get cash out.



More information and support



Call the SmartCard eIM hotline.
Tell us if you need an interpreter.

Call 1800 252 604



Call the Traditional Credit Union if you have a
Traditional Credit Union SmartCard.

Call 1800 828 232

You may have to pay for calls to 1800 numbers
from your mobile phone.



Go to the Services Australia website.

Website

servicesaustralia.gov.au/smartcard



Visit a Services Australia service centre.



Help with managing your money and other financial support

You can go to the Services Australia website
to help you

- budget
- deal with debt
- manage your money.

Website

servicessaustralia.gov.au/managing-your-money



The free National Debt Helpline.

Monday to Friday from 9:30 am to 4:30 pm.

Call 1800 007 007

Website ndh.org.au



MoneySmart financial counselling.

Website

[moneysmart.gov.au/managing-debt/
financial-counselling](https://moneysmart.gov.au/managing-debt/financial-counselling)



Mob Strong Debt Helpline.

A free service for Aboriginal and Torres Strait
Islander people.

Call 1800 808 488

Website

[financialrights.org.au/getting-help/mob-
strong-debt-help](https://financialrights.org.au/getting-help/mob-strong-debt-help)



Department of Social Services or DSS
support services.

Website dss.gov.au/supportservices



Help for people with disability, their families and carers

Disability Gateway.

Call 1800 643 787

Website disabilitygateway.gov.au



Help with food and bills

Salvation Army.

Call 137 258

St Vincent de Paul Society.

Call 131 812

Talk to your local community centre, church or community organisation.



Help with emotional support

Crisis support.

Lifeline. Call or chat at any time.

Call 131 114

Online chat lifeline.org.au/crisis-chat



13YARN. Aboriginal and Torres Strait Islander people can call at any time.

Call 13 92 76

Depression or anxiety.



Beyond Blue. Call or chat at any time.

Call 1300 224 636

Online chat

beyondblue.org.au/support-service/chat



Domestic or family violence counselling.

1800RESPECT. Call at any time.

Call 1800 737 732



Alcohol or other drug use.

Family Drug Support Australia. Call at any time.

Call 1300 368 186



Gambling.

National Gambling Helpline. Call at any time.

Call 1800 858 858



Help to speak and listen

If you need help to speak or listen, the National Relay Service can help you make a call.

Call 1800 555 660

Website accesshub.gov.au/nrs-helpdesk

Help in your language



If you need help with other languages, contact the Translating and Interpreting Service.

Call 131 450

Website tisnational.gov.au

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