On screen text:
Disability Gateway Connecting you to information and services logo
Income and Finance

Maya ([00:08](https://www.rev.com/transcript-editor/shared/hywnHJJIcazuUo2D5GRT-CwaeMRMZuJ1tBH9O_F5uX6iqWdZQC1QjcVIXtu_cAvrChg85cKKj50yr5y5bVkylpUEUFo?loadFrom=DocumentDeeplink&ts=8.1)):

Hi, I'm Maya, and today I'll be talking about the area of life that relates to money.

On screen text:
Financial Support

([00:17](https://www.rev.com/transcript-editor/shared/o7hv82gQb7hnZ3mPokXCh780QOB1m1ro8Zbbz2YDhv4Hk2af7rIamRZ5NeEPpWRbv-uD0H16svF-s4dxJEBKBimJaog?loadFrom=DocumentDeeplink&ts=17.73)):

Money is great to have and it takes careful planning to make sure it makes your life better in the right ways. Let's start with income. This is the money you earn from work or payments that you get from the government or other people. It even includes money from disability support and other support that you may need. When you have a regular income, it can help make your life better and more stable. There are many types of payments and supports for people with disability, their families, and carers. The Australian government provides financial support to many people with disability, including payments to help with the cost of day-to-day living, like rent and bills. It also helps with services and supports for your disability finding and keeping a job or getting an education. You can find more info about these kinds of payments on the financial support page.

On screen text:
Tax Support

Tax support is also available. Tax is the money that we'll pay the government. We'll pay it from our income, and the government spends the money on things that we'll use and need, like roads, schools, and healthcare. The Australian Taxation Office or ATO offers tax support to some people with disability, families and carers. You might be able to get a tax concession or tax offset, which is a discount on how much tax you need to pay. Tax rebates are a refund on some of the tax you pay, which you might also get.

([01:48](https://www.rev.com/transcript-editor/shared/p4AaeEJTwBVkhlKhtdhN5365f7OwHlQwjbRhLSnWHPk2Uo_3--Sw4ocY7iImHB6tfo8zMqHbBYpRn8R83EUDNcB-d-4?loadFrom=DocumentDeeplink&ts=108.54)):

You can find out more on the tax support page.

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Cards and Concessions

State and territory governments offer cards and concessions to people with disability. These give you discounts on different services, products like doctor's visits and medicine, public transport, gas and electricity bills and events. You can learn more about these discounts on the cards and concessions page.

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Financial Support for Health

Family and carers of people with disability can also be financially supported by the Australian government. You might get a payment if you're a parent, a carer, or a young carer of a person with disability. You can find out more info about these payments on the family and carer support page. Financial support for health is also something that the Australian government wants to support, so people with disabilities stay healthy. Information about financial support for health services like doctor's visits and medicine can be found on the Financial Support for Healthcare page.

On screen text:
Managing Your Money

Now we have come to managing your Money. When you manage your money, you keep track of how much you have, what payments you get, and what you spend your money on. It's important to manage your money so you can get by in day-to-day life and plan for the future. Information about how to manage your money, advice over the phone, and choosing someone to help manage your money is available on the How to Manage Money page.

On screen text:
Key Supports

([03:24](https://www.rev.com/transcript-editor/shared/0jxYZCCwOoOT53Ht5kKbJDMqe9leCXZoPog2CDY90E9UcPGosXG585LdhWeCevnbagZXxoPqfNxTQGMMOiZTxTyB98A?loadFrom=DocumentDeeplink&ts=204.28)):

Here are the main types of supports for people with disability in Australia. Firstly, the National Disability Insurance Scheme supports people with disability. We call this the N D I S, and you can visit the N D I S website for more information. Then there's Centrelink, which supports all Australians, including families, older people, carers, and people looking for work. You can visit the Centrelink website to find out more. We also have the Department of Veterans Affairs. This supports veterans who've served in the military. We call this department DVA, and you can visit the DVA website for more information. My Aged Care is also there to support older people, and you can visit the My Aged Care website to learn more. Lastly, there’s Carer Gateway, which supports families and carers who support someone. You can also visit the Carer Gateway website to learn more. If you'd like to know more about how we can assist with income and finance, please contact the disability Gateway on 1 800 6 4 3 7 8 7.

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1800 643 787

disabilitygateway.gov.au