

THE LITTLE BOOK OF SAVINGS

Useful information about how to cut costs on everyday bills, including energy and water. Lots of useful tips, tricks, and resources that you may not be aware of – all are either **free or inexpensive**.



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Who We Are

COTA NSW is the leading not-for-profit organisation representing the rights and interests of people over 50 in NSW. We're an independent, consumer-based, non-government organisation.

We are determined to ensure that older people's contributions to society are valued and that they have access to the opportunities other members of the community take for granted.

What We Do

COTA NSW provides advice and guidance to older Australians to ensure they are aware of opportunities to improve their quality of life. Our goal is to encourage positive ageing and nurture a society where older people are seen, heard, respected, represented, and included.

We work with our members, politicians, policymakers, service providers, and the media to ensure that older people's views are heard and acted on.

Acknowledgement of Country

We acknowledge the traditional custodians of the land we work on around NSW. We pay respect to elders past and present and those who continue the journey. We recognise the rich Indigenous heritage and culture of this Country.

Compare Energy Providers

The NSW Government provides an online energy price comparison tool called 'Energy Made Easy' that compares different energy plans and offers. To use this service, you need your National Meter Identifier (NMI) and details from your current bill. To access the Energy Made Easy tool contact Service NSW via the details at the bottom of the page.

Tip: Ask your energy provider if they provide discounts to 'Seniors Card' or 'Senior Savers Card' holders.

Remember to assess any new offers against your everyday energy usage to make sure it is appropriate, and always ask about any exit fees from your old provider, too.

Be Aware!

When your energy contract expires, your new contract will automatically default to the standing offer at the time. This might not be the best or most cost-effective deal for you. Take note of when your contract is ending so that you can start to shop around.

Check to see if you are eligible for energy rebates.

If you hold a Commonwealth Pension Concession Card, DVA Veteran Gold Card or Commonwealth Seniors Health Card, you are likely eligible for an energy rebate. You can check your eligibility at Service NSW.



Contact Service NSW online at www.service.nsw.gov.au or by visiting your nearest Service NSW Centre in person or by calling 13 77 88.



Commonwealth Pension Concession Card and DVA Veteran Gold Card Holders

Low Income Household Rebate: A rebate to help you with your electricity bills.

If you are a retail customer contact your electricity provider.

If you are on an embedded network (you get your electricity bill from your strata manager or community village operator) contact Service NSW.

Gas Rebate: A rebate to help you with your natural gas or bottled Liquefied Petroleum Gas (LPG) bills.

If you are a retail customer, contact your gas provider.

If you are on an embedded network (you get your gas bill from your strata manager or community village operator or you buy, or refill bottled LPG) contact Service NSW to apply.



Commonwealth Seniors Health Card Holders

Commonwealth Seniors Health Card holders may be eligible for the Seniors Energy Rebate. To apply, contact Service NSW.



Need Urgent Help?

If you're in need of urgent financial assistance, you may be eligible for the NSW Government's Energy Accounts Payment Assistance (EAPA) vouchers. These vouchers help pay for residential electricity or gas bills in the case of a short-term emergency or financial crisis.

You can apply for an EAPA voucher online at www.service.nsw.gov.au

You can also apply in person to an independent organisation accredited by the NSW Government to provide EAPA vouchers.

You can access the list of organisations online at www.service.nsw.gov.au



Need help resolving an issue with your energy provider?

If you're unable to resolve an issue with your energy retailer, including a billing issue, you can lodge a complaint with the NSW Energy and Water Ombudsman (EWON).

You can submit a complaint online at www.ewon.com.au or call 1800 246 545



**Service
NSW**

Contact Service NSW online at www.service.nsw.gov.au or by visiting your nearest Service NSW Centre in person or by calling 13 77 88.



Energy Saving Tips

- ✓ Turn off lighting, heating, and cooling when you're not in the room. Check that appliances aren't on 'stand-by' mode or aren't unnecessarily plugged in.
- ✓ Try switching to a low-energy solution such as a fan and be mindful when you turn your air conditioner or heater on.
- ✓ Switch your light bulbs to LED bulbs and rely on natural lighting in the daytime and soft lit lamps at night.
- ✓ Seal gaps around doors, windows and skirting boards to prevent hot/cold air from escaping.
- ✓ Adjust your water usage. Take shorter showers and install a low-flow showerhead. Only run appliances when they are completely full (and on cold wash mode).
- ✓ Invest in energy-efficient household appliances where possible. When shopping for a new appliance, ask about energy efficiency and annual running costs.



Sydney Water Account Holders

Listed below are rebates and schemes provided by Sydney Water.

Contact Sydney Water at www.sydneywater.com.au or by calling 13 20 92.

Pension Rebates

If you have a Commonwealth Pensioner Concession Card or DVA Veteran Gold Card and own your own home or are the spouse of someone who owns their own home, you may be eligible for a Pension Rebate.

WaterFix Residential

WaterFix Residential sends out qualified plumbers to help you save money and water. WaterFix plumbers fix minor visible leaks and replace inefficient taps, showerheads, and single-flush toilets with better, water-saving alternatives.

If you are receiving the Pension Rebate, your first call-out fee for WaterFix support is only \$16.50 (normally \$44).

PlumbAssist

If you're experiencing financial difficulty, you may be eligible for free essential plumbing. This service covers basic repairs such as broken toilets, taps, showerheads, and pipes. They can also find and fix leaks in your home.

Need urgent help?

The Payment Assistance Scheme (PAS) provides emergency relief to eligible people who are unable to pay their water bills. If you are having difficulty paying your water bill, contact Sydney Water for more information.



Other Account Holders

If you currently live outside of the Sydney region, contact your water provider to ask if they offer any rebates or can provide financial assistance.



Need Help Resolving an Issue with Your Water Provider?

If you're unable to resolve an issue with your water provider, you can lodge a complaint with the NSW Energy and Water Ombudsman at www.ewon.com.au or call 1800 246 545 to speak with a staff member over the phone.





There are a few other things you can do at home to reduce your water usage and save money.

These include:

- ✓ Fix any visible or hidden leaks.
- ✓ Avoid overwatering by using a water can or a hose fitted with a trigger-nozzle. Make sure you water when the sun is at its lowest point to reduce evaporation.
- ✓ Take shorter showers, don't leave the tap running, and install water-saving showerheads, taps, and toilets.
- ✓ Only use the washing machine when you have a full load, use the 'economy cycle' option, and try to switch to a front-loading machine when possible.
- ✓ Keep a jug of water in the fridge so you don't have to run the tap to get cold water.
- ✓ Keep the water you use to wash fruits and vegetables to reuse in the garden.
- ✓ Only run the dishwasher when it is full, and don't rinse the dishes before putting them in.

OTHER WAYS TO SAVE MONEY

We have compiled a list of resources, and tips that you may not be aware of. These are great resources to keep handy.



Service NSW Savings Finder

The NSW Government provides a free 45-minute session with a Savings Finder Specialist to help you find all the rebates and savings you're eligible to claim based on your individual circumstances. **Book an appointment online at www.service.nsw.gov.au**



Compare Fuel Prices with Fuel Check

The NSW Government provides free tools to compare petrol prices. Visit www.fuelcheck.nsw.gov.au and enter your postcode to compare petrol prices near you. You can also download the NSW FuelCheck app.



Car Registration - Pensioner Concession

If you hold a Commonwealth Pensioner Concession Card or DVA Gold Card, you may be entitled to free car registration.

You can find further information at www.service.nsw.gov.au



Contact Service NSW online at www.service.nsw.gov.au or by visiting your nearest Service NSW Centre in person or by calling 13 77 88.

OTHER WAYS TO SAVE MONEY



Gold Opal Card

If you hold a Commonwealth Pensioner Concession Card, or a NSW or ACT Seniors Card, you may be eligible for a Gold Opal card. The Gold Opal card gives you unlimited travel at a capped fee of \$2.50 per day on public transport services across the Opal network.

You can apply online at www.service.nsw.gov.au



Ask for a Pensioner or Senior Discount

Remember it never hurts to ask for a discount. You can ask local businesses and service providers if they offer pensioner or seniors discounts. You never know if you never ask!



Pensioner Council Rates Rebate

If you have a Pensioner Concession Card or a DVA Veteran Gold Card, or you are a dependant partner entitled to the DVA income support supplement, you may be eligible to receive concessions on your council rates. Contact your local council for more information.



Public Dental Services

If you hold a Commonwealth Pensioner Concession Card, or Commonwealth Seniors Health Card, you may be eligible for public dental services. For more information, contact the NSW Oral Health Service on 1800 679 336.



Free Legal Advice – Seniors Rights Service

The Seniors Rights Service (SRS) is an accredited community legal centre. SRS provides free legal advice and advocacy to those aged 65 or over, as well as First Nations people aged 55 or older. For more information visit SRS at www.seniorsrightsservice.org.au or call 02 9281 3600.



Seniors Card and Senior Savers Card

If you are aged 60 or over and average 20 hours or less of paid work each week across 12 months, you can apply for a NSW Government 'Seniors Card'. It allows you to access exclusive discounts and deals across NSW and access to transport concessions through the Gold Opal Card. If you are aged 60 or over and work more than 20 hours of paid work a week across 12 months, you can apply for the 'Senior Savers Card' which provides the same benefits minus the Gold Opal Card.

To apply visit www.service.nsw.gov.au



Money, Debt and Budgeting

Financial Counsellors

Financial counsellors provide advice and support to people struggling with bills and debt. They can assess your financial situation, help negotiate with government agencies, debt collectors, and other creditors, and refer you to other services.

You can find a free financial counsellor by going to www.moneysmart.gov.au or by calling the National Debt Helpline on 1800 007 007.

OTHER WAYS TO SAVE MONEY

No Interest Loans

If you hold a Commonwealth Pensioner Concession Card, meet certain income criteria, or have experienced family or domestic violence, you may be eligible to apply for an interest- and fee-free loan as part of the No Interest Loans Scheme (NILS). You can borrow up to \$2000 for essential items and up to \$3000 for housing-related expenses. Locate your nearest NILS provider at www.goodshepherd.org.au or call Good Shepherd on 13 64 57.



Budgeting

Creating a realistic budget can help you make sound financial decisions, especially on a fixed income. By looking at money coming in and out, you can direct your income where it matters most and find ways to spend less. The Commonwealth Government has free online tools, such as a Budget Planner, at www.moneysmart.gov.au



Financial Information Service (FIS)

The FIS is a free service provided by the Commonwealth Government to help you make informed decisions about your finances. It aims to help you better understand your financial affairs and options, including planning and saving for the future, and understanding what happens when you move into aged care.

Contact the FIS by calling the Centrelink Older Australian's Line on 132 300.

OTHER WAYS TO SAVE MONEY

Food Relief

If you are struggling to access meals or support around food, help is available.



Food Bank Australia

FoodBank helps by linking you with groceries and/or prepared meals.

Visit www.foodbank.org.au for more information or call 02 9756 3099.



Anglicare

Anglicare helps by offering low-cost food for purchase as well as emergency food parcels. Search for their nearest community pantry at www.anglicare.org.au You can also search for their nearest Financial Assistance office to organise an emergency food parcel. For more information call Anglicare on 1300 111 278.



OzHarvest

OzHarvest may also be able to help you with food relief. Go to www.ozharvest.org and type in your postcode to find locations providing food help near you. For more information call OzHarvest on (02) 9516 3877.

IMPORTANT CONTACTS TO REMEMBER

If you have any concerns about elder abuse, contact 1800 ELDERHelp on 1800 353 374, which will redirect you to the phone service in NSW (free call).

Services Australia Older Australians line on 132 300

Grandparent, Kinship and Foster Carer Advisor line
1800 245 965

Services Australia Aged Care Line 1800 227 475

Tenants Union of NSW 1800 251 101