



MONEY MATTERS

IDEAS does
information
so you can
do life.



Money Matters is produced by IDEAS Inc.

IDEAS acknowledges the traditional owners of country throughout Australia and their continuing connection to land, sea and community. We pay our respects to them and their cultures, and to elders both past and present.

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The COVID crisis has had a massive impact on our economy. IDEAS have put together this booklet to help you to manage your money in these challenging times.

Australia is officially in one of the biggest recessions it has ever faced with unemployment at an all-time high and many businesses closing their doors in the current financial climate. As the Government phases out emergency income support like the Coronavirus Supplement by the end of the year, people will find it harder than ever to make ends meet.

A [recent survey from ACOSS](#) found that 4 in 10 people on JobSeeker will have less than \$14 a day, after paying their rent. As 1.6 million people are facing extreme hardship, we know people with disability are over-represented in terms of living in poverty and low-income households.

The Money Matters guide aims to point people to services and supports and to help people live within their means.

We hope you find it a useful tool packed with resources and information to help you.



If you are struggling to afford food and necessities, for any reason, help is available. You are not alone. If you need an emergency meal, food relief, or ongoing support, these organisations can help you access support.

How can I find a food relief service near me?

There are both large and small organisations who can help you meet basic food needs in times of crisis. Some operate on a voucher system, others have food parcels, grow and share communities (who offer free food) community pantries or soup kitchens. Depending on the service, you may need to apply in advance, and some you can turn up to at nominated times.

Services with National Coverage

Below is a list of some of the service organisations in Australia. Your local council may also have further information on what help is available. [Find your council.](#)

[Australian Red Cross](#) - 1800 733 276

Relief support for people on Temporary Visas. The application processing time at the time of publication of this article is 6 weeks.

[Department of Social Services](#) - 1300 653 227

Online National Service Directory on their website at serviceproviders.dss.gov.au You can search by postcode. Look under “Financial Crisis and Material Aid - Food relief”. It comes under the Families and Communities Programme.

Food bank - 02 9887 4144

Pantry to the charities. State Capitals and the NT, including some regional centres.

OZ Harvest - 1800 108 006

A food rescue organisation that collects quality excess food from commercial outlets and deliver it to more than 1300 charities. Major centres in Sydney, Newcastle, Adelaide and Brisbane.

St Vincent De Paul - 1800 606 724

Programs and services. Call 13 18 12 and they will direct your call to the closest help. The Family Assistance Line is 1800 606 724.

The Salvation Army - 1300 071 288

For residents in the ACT, NSW and QLD, call the Assessment Line on 1300 071 288. It operates from 9:00am – 5:00pm Monday – Friday. They will assess your circumstances based on your needs and available resources. For NT, SA, TAS, VIC and WA call or visit your nearest Salvos.

Second Bite - 1800 263 283

A Food rescue organisation. Second bite redistributes surplus food to charities and non-profits around Australia. VIC, NSW, TAS, QLD and NT, with Community Connect available nationally.

Insider Guides

Have an online list of places to find food when you cannot afford groceries.

Other places you can access supports

- City Missions
- Neighbourhood Centres
- Welfare officers at your Education Provider
- Religious Organisations
- Indigenous Support Organisations
- Local charities
- Your Education Provider
- Services for Multicultural Communities

Services in NSW

[St Vincent de Paul](#)

Family Assistance Line 1800 606 724.

[Anglicare](#)

(Sydney and Illawarra) Food parcels are available at their Food and Financial Assistance offices. Regional areas may have combined services with other charities. Leave your name, contact number and suburb to have someone call you.

Services in the ACT

[Food Assistance in the ACT](#)

Services in VIC

[Co-Health](#)

A list of places in Northern and Western areas of Melbourne.

[FareShare](#)

Distributes meals to frontline charities.

Services in WA

[WAConnect](#)

A connection service where you can search for food relief and other services.

Services in SA

[Grow Free](#)

A community who grow or prepare food to share, without expecting anything in return. Search by map or list for locations of Grow Free sharing Cart locations.

Services in TAS

[Emergency Relief Support](#)

Government Information on where to find help for several services across Tasmania.

You can also call the Tasmanian Public Health Hotline on 1800 671 738 and a staff member will help direct you to the services you need.

Services in the NT

[Baptist Care - Food For Life](#)

A not-for-profit program offering low-cost groceries to individuals and families. Partner with local churches in Darwin to provide services. Howard Springs, Humpty Doo, Palmerston, Casuarina, Darwin and Batchelor.





Many people are facing financial hardship because of the ongoing COVID-19 crisis. Because of this, many utility providers, including energy companies, phone and internet providers, government services, and insurers are offering their customers flexibility when it comes to paying their bills.

In some instances, this means waiving late fees and in others, it means providing discounts or other financial hardship measures. There are too many providers to list here. So, if yours is not listed, contact them directly to see what financial aid or assistance they can give.

Phone and Internet bills

Telstra

Telstra offers flexible payment options if your bill comes in and it is going to be hard to pay. They also offer ongoing discounts to eligible pensioners (Disability and Aged pensioners) and are currently offering discounted internet for 12 months to low-income families receiving Family Tax Benefit Part A or B.

For more information, go to Telstra News - [Supporting you during COVID-19](#)

Optus

Optus customers who find themselves in financial hardship due to COVID-19 and are unable to pay their Optus bills may be eligible for a tailored Financial Hardship plan.

For more information, go to Optus Media Centre – [Coronavirus COVID-19 Updates](#) and [Optus - Financial Hardship Assistance](#).

Telecommunications Industry Ombudsman

The Telecommunications Industry Ombudsman has some great information on [trouble paying bills](#) and [financial hardship](#). Due to COVID-19, the timeframe for phone and internet providers to respond to non-urgent complaints has been extended to 15 days. If you and your phone or internet provider cannot come to a resolution that works for you and your current financial situation, then you should make a complaint to the ombudsman. The timeframe for providers to respond to urgent complaints from vulnerable or at-risk people and businesses is still 2 business days though. For more information or to make a complaint, visit www.tio.com.au or call the TIO Complaint Line in 1800 062 058.

Energy bills

Households across Australia may have access to financial assistance for their energy bills. Contact your energy supplier and your state services department to discuss the COVID-19 financial assistance open to you.

[Finder.com.au](http://finder.com.au) have produced a guide on [Coronavirus assistance from your energy provider](#) with details on offerings from individual providers and their contact details.

Most energy providers will allow payment extensions and repayment instalment plans to help you pay your bills if you are experiencing financial hardship. Contact your utility provider directly to talk about your options.

VIC

Relief grants are available for Low-income Victorians experiencing unexpected hardship. The grant provides help to pay a mains electricity, gas or water bill that is overdue because of temporary financial crisis.

Eligibility

Account-holders with one of the below eligible concession cards

Pensioner Concession Card

Health Care Card

Veteran's Affairs Gold Card

If you don't have one of these cards but are part of a low-income household, you may also be able to apply. Your retailer will ask you some questions to check if you are eligible before issuing a form.

The grant is available to renters and homeowners.

Criteria

You can only apply for a grant on an active account.

You must show that you have no way of paying the account without assistance, and You must meet one of the following criteria:

- You or someone in your house has experienced family violence.
- You have had a recent decrease in income, for example, lost your job
- You have had high unexpected costs for essential items
- The cost of shelter is more than 30% of your household income.

The amount of the grant is based on the amount you owe at the time of the application. It is also based on the reasons you have given for applying in your application form. You can receive a maximum of \$650 on each utility type in a two-year period (or \$1,300 for households with a single source of energy (for example, electricity only)).

You can apply for separate grants for each utility (electricity, gas and water).

To request an application, contact your electricity, gas or water retailer. They will ask you some questions before starting your application. The application can be completed online, or your retailer will post you a paper form to complete. A friend, support worker or financial counsellor can help you complete the application.

For more information see [Utility Relief Grant Scheme](#) or call the Concessions Information Line on 1800 658 521.

NSW

Households in NSW struggling to pay their energy bills during COVID-19 now have access to additional financial support directly through Service NSW and the NSW Department of Planning, Industry and Environment, thanks to a \$30 million boost to the Government's emergency support Energy Accounts Payment Assistance (EAPA) Scheme.

Energy Accounts Payment Assistance (EAPA)

If you're having difficulty paying your current household energy bill because of a short-term financial crisis or emergency, such as unexpected medical bills, or reduced income due to COVID-19, you could be eligible for Energy Accounts Payment Assistance (EAPA) \$50 vouchers.

For further information or to apply online go to [Apply for Energy Accounts Payment Assistance vouchers](#) or call Service NSW on 13 77 88.

Seniors Energy Rebate

Commonwealth Seniors Health Card holders across NSW are being also reminded to apply for the Seniors Energy Rebate now. If you do not qualify for the Age pension or the household pensioner rebate on your electricity bill and you are over 65 you may still be able to apply for the Seniors Energy Rebate.

The Seniors Energy Rebate eases energy costs by up to \$200 a year and has been available since July last year. With many eligible seniors now confined to their homes during COVID-19 and using more power as a result, it is worth applying for now more than ever.

If you are a Commonwealth Seniors Health Cardholder who have already applied for the rebate in this financial year, you can reapply again from 1 July 2020 for the new financial year.

For more information and to apply online, go to [Apply for Seniors Energy Rebate](#) or call Service NSW on 13 77 88.

Both the EAPA vouchers and the Seniors Energy Rebate are available to energy customers (gas and electricity) living in NSW who meet the criteria and can be used with any energy provider such as Origin, Energy Australia, Red Energy, AGL and others.

Water bills

Water suppliers like Sydney Water or your Local Government Council can help customers by providing flexible or delayed payment schedules and rebates for eligible customers which normally includes Disability and Aged pensioners.

For more information contact your water supplier or visit their website.



Energy and Water Ombudsman

The Australian Energy Regulator has a list of useful contacts and includes state and territory-based ombudsman schemes and energy departments. Visit [AER - Useful contacts for customers](#) to find your local energy and water ombudsman's contact details.

Rates

Most local area councils across the country are offering ratepayers experiencing financial hardship caused by COVID-19 financial support at this time by allowing delayed payments, flexible repayment schedules and other measures.

For more information go to your local council's website or contact them by phone.

Insurance

Whether you have health insurance, home and contents insurance or car insurance, your insurer may be supporting you through COVID-19 by halting premium increases, allowing delayed payments and helping you with flexible repayment schedules as well.

Some insurers have gone beyond this and have offered their customers discounts on their premiums in some situations. Situations like if you are using your car less because you are now working or staying at home because of COVID-19. If your car is on the road less and it is in a secure location, you may be able to negotiate a price reduction in your car insurance premiums.

Contact your insurer directly to ask what they can do and if they are willing to negotiate with you. There are too many insurers to list here but some big ones for car, home and contents are NRMA, Youi, GIO, AAMI, Allianz and some major health insurers are Bupa, HBF, HCF, nib and Medibank.

AFCA

If you are unable to come to an arrangement with your insurer then you should contact the Australian Financial Complaints Authority (AFCA) to get more information or help. The AFCA can protect your rights and help you resolve a complaint about any credit management dispute whether that be an insurance bill, a credit card bill or other financial product.

Visit www.afca.org.au or call for free on 1800 931 678.



While we are all at home more because of COVID-19, people are beginning to make more of their purchases online. Some people are not confident when making purchases online, and some are overly confident. Making a digital transaction can be scary and you need to be careful. Here are some ways to stay safe and smart when shopping online.

Socially distant shopping

Social distancing and stay at home rules mean we are all spending a lot more time at home and only going out for essential items like groceries and medications, so making your “not so essential” purchases online is a great 21st-century workaround. It is vital to make sure when you make an online purchase, that you do it safely.

Online shopping helps us to maintain social distancing and to limit outings for only getting essentials. Most essential services are offering online solutions for people who are self-isolating because of COVID-19, whether they are people with disabilities, people over the age of 70, or people who are immunocompromised or unwell, so they can access essential services like medical care, groceries and prescriptions from home.

Non-essential purchases are still important too, though. They support the economy, which is struggling a lot right now, our mental health and wellbeing. It helps us stay connected. Buying a gift for someone you can't see at the moment, notably, if you are missing out on celebrating a birthday or anniversary together, let them know you care about and miss them.

Only use secure sites

Make sure you are making your purchases through a secure website. Secure websites have **https://** in the address bar rather than **http://**

HTTP stands for Hypertext Transfer Protocol, and HTTPS stands for Hypertext Transfer Protocol (Secure). If you can see https in the address bar and a locked padlock symbol, then you know the site you are using is secure. If the padlock is unlocked, then any data you send will not be encrypted and may be intercepted by a third party. Only make transactions and share personal data online when you are on a secure site. Sticking to brands or businesses you know, have experience with, and trust is also a good idea, especially if you are new to making online transactions.

Many bricks and mortar businesses that you know and trust already had online shopping options available or have quickly adapted their business model to survive in the COVID crisis.

Use a secure payment system

Secure online payment systems like [PayPal](#) can protect your banking details when making an online transaction. PayPal can also help you in a situation where an item doesn't arrive, isn't as it was described, or is faulty via their Resolution Centre.

Know your rights

Australian Consumer Law protects the rights of Australians when they buy things both in-store and online. The Australian Competition and Consumer Commission (ACCC) has resources and information on [Online Shopping](#) and may help you when your rights have been breached.

For more information, visit Stay Smart Online for advice from the Australian Government for [Shopping Online](#).



No-interest loans are available through some government programs and charities to help people on low incomes get by in times of financial hardship.

Household Relief Loans Without Interest

Good Shepherd and NAB, in collaboration with the Australian Government, are providing no-interest loans of up to \$3,000 to help you with your utility bills and rent if you have lost income due to COVID-19 or are on an income support payment. There is no interest, no fees and repayments are over 24 months (2 years).

Go to www.householdrelief.org.au or phone 1300 121 130 to see if you are eligible and make an enquiry. For more details, please read our [full directory listing](#).

No Interest Loans Scheme (NILS)

Good Shepherd and NAB further facilitate the No Interest Loans Scheme (NILS). The scheme provides individuals and families on low incomes with access to safe, fair and affordable credit. It is delivered by a network of over 170 community organisations in over 600 locations throughout Australia.

Loans can be used for essential goods and services such as white goods (fridges, washing machines), car repairs and medical procedures for up to \$1,500. Repayments are set at an affordable amount over 12 to 18 months.

To find a NILS provider near you visit www.nils.com.au or call 13 NILS (13 64 57).

Advance Payment

If you receive an income support payment (like the Disability Support Pension, Age Pension, Carer or JobSeeker payment etc.) or Family Tax Benefit (Part A) from Services Australia (Centrelink), you may be able to apply for an advance payment. This means you would get a lump sum payment from funds you would normally be entitled to and which you would have to pay back via deductions in your future payments.

The amount and frequency of advance payments you can get depend on your circumstances. The amount you repay each fortnight will be the advance amount divided by 13. This is because you will repay the advance over 13 fortnights.

For more information including full eligibility criteria and links to apply online, [phone Centrelink](#) or visit [Services Australia - Advance Payment](#). You can call the Disability, Sickness and Carers Line on 132 717.





The National Debt Helpline provides free, confidential and independent financial counselling for any Australian who is experiencing financial difficulty.

Help when you are in debt

According to a [recent ACOSS survey](#), this month's cuts to the Coronavirus Supplement, JobSeeker and JobKeeper payments will mean extreme hardship for 1.6 million people. If this is you, you are not alone.

The National Debt Helpline provides free financial counselling services which can help you to consolidate and reduce your debt. If you are having trouble paying bills or making repayments, you can access this service either over the phone or online via live chat.

The National Debt Helpline website has resources and information on managing your debt, seeking extra funds or navigating complex situations including financial abuse, domestic and family violence and financial hardship, bushfire recovery, mental health and a dedicated [COVID-19 Survival Guide](#) which discusses COVID-19 changes to accessing your Super early, Government Assistance, Emergency Financial Assistance, rent and mortgage payments, utilities and rates, and bankruptcy changes.

NATIONAL DEBT HELPLINE

Phone: 1800 007 007

LiveChat: www.ndh.org.au

Monday to Friday 9:30 am - 4:30 pm

For more information, please read our [full directory listing](#).





When COVID-19 case numbers began to increase, and the financial impacts being realised, States and territories implemented plans to support tenants. Some states have since returned to pre-COVID laws, whilst others extend supports they put in place. Some states have changes in place about the timeframes for lease terminations, evictions, or have given extra support in tenancy dispute resolution services. You may also be able to apply for a rental reduction. For State by State information on help for tenants or changes under COVID-19 to residential tenancy acts choose the state you live in.

[New South Wales](#)

[Victoria](#)

[Queensland](#)

[Western Australia](#)

[South Australia](#)

[Tasmania](#)

[Northern Territory](#)

[Australian Capital Territory](#)



Rental Assistance is through Services Australia. Eligibility criteria apply.

If you are receiving the following payments you may be eligible:

- [Age Pension](#), [Carer Payment](#) or [Disability Support Pension](#)
- [ABSTUDY Living Allowance](#), [Austudy](#) or [Youth Allowance](#)
- [Bereavement Allowance](#) or [Widow Allowance](#)
- [Partner Allowance](#) or [Special Benefit](#)
- [Family Tax Benefit](#) – Part A at more than the base rate
- [Parenting Payment](#) partnered and single
- [JobSeeker Payment](#) or [Farm Household Allowance](#).

and you pay 1 of the following:

- Residential rent
- Retirement village fees
- Lodging
- Board and lodging
- Site or mooring fees if your main home is a caravan, relocatable home or a boat.
- You will need to provide proof of rental arrangements and you will be assessed if you are eligible. You can check through [MyGov](#), visit a [service centre](#) or contact Services Australia by phone.

Financial Assistance

The [National Debt Helpline](#) have financial counsellors that you can speak to.

One-off support may be available through organisations like the following -

Salvation Army

For the ACT, NSW or Queensland 1300 371 288.

For the NT, SA, Tasmania, Victoria or WA Call or visit your nearest Salvos centre.

St Vincent De Paul 13 18 12

Anglicare 1300 111 278

And the Department of Social Service has an online [directory of service providers](#).

Homeless or Crisis Housing

Your state or territory housing department can help provide emergency temporary accommodation or help with rental bond.

New South Wales

[Family and Community Services Link2home](#)

1800 152 152

Victoria

[HousingVic](#)

1800 825 955

Queensland

[Homeless Hotline](#)

1800 474 753

Western Australia

[Entrypoint Perth](#)

1800 124 684 (includes regional WA)

South Australia

[Homeless Connect SA](#) 1800 003 308

Tasmania

[Housing Tasmania Housing Connect](#)

1800 800 588

Northern Territory

[ShelterMe](#)

(08) 8985 4389 (NT Shelter)

Australian Capital Territory

[Housing and Community Services ACT OneLink](#)

1800 176 468

Money Matters



Simplify life and your food budget with a little planning. A common cause of stress in a typical home is: what to eat. Routines can help take the chaos away AND stop last-minute panic or fast-food purchases. It will stop those dreaded moments standing in front of a fridge wondering what you can make into a meal. Making the most of your budget comes from knowing the regular meals you and your family love AND that you find easy to make, so you no longer impulse shop.

What is meal planning?

Meal planning is an activity that allows you to “plan ahead” the meals you will make and eat for a certain amount of time. Usually a weeks’ worth of meals, and after practice, experienced planners can often make meals plans for longer timeframes. Planning allows you to take into consideration the needs of the people you are feeding. You may provide for someone with

- Swallowing difficulties
- Sensory needs
- With poor oral motor skills
- Dietary requirements or allergies
- Or need easy preparation due to immobility.

Meal planning allows you to

- Save Money (Fewer trips to the supermarket, less impulse buying, and less fast food)
- Avoid food waste (make the most of what you have)
- Save Time (Less procrastinating)
- Smooth decision making (You know what you have on hand)
- It is more manageable to have regular backup recipes than having complex and unfamiliar meals to make.

How to start

1. Plan for 5 evening meals and 2 with leftovers. Any late nights can have simpler meals or leftovers. Stick to recipes that are simple and wholesome. On weekends you might choose to make some bulk meals that you can freeze for later. Consider ways to reuse any items to get the most from your budget.
2. Plan your week and know which nights you need a later meal, or are eating out.
3. Make a list of your “go-to” easy dinners. About 10 – 20 is a good start. Use recipes in rotation. Try and use recipes that will use up the ingredients you are buying in different ways. A good guide is to think of the foods you shop for each week. Remember snacks too.
4. Write the meal plan out on a calendar. Meal Planning Templates and even apps are available online. Place the calendar somewhere you can easily reference it.
5. Make your grocery lists and shop ahead of time. It helps if you know your regular purchases quantities of staples like bread, milk, coffee, tea, and fresh fruit.

Download our free pdf [Meal Planning Template](#) to print and use.

Tips

- In the mornings, check your planner to see if you need to thaw any items.
- Check what is already in your pantry and fridge.
- Make the most of the ingredients. Double batch for later if you can. Slow cookers are handy for making big batches.
- Plan around weekly specials and buy only the ingredients you need.
- Eat seasonally and choose fruit and vegetables that are in season.
- If you can buy from zero-waste suppliers, you can purchase the quantity you need and save money. Buy items like pasta, coffee, tea, dried legumes, flours and spices, for example, from these suppliers in your choice of quantity.
- Learn from any mistakes. Life is a learning experience. And you will get better with practice. After a while, meal planning will become a habit and skill.

Sensory avoiders and meal planning

There is no one rule fits all. Parents know the frustrations of food being loved one week and hated the next. Some nutritionists have meal plans for sensory avoiders or people who need plain and soft foods. Ask your paediatrician, GP or allied health specialists to recommend resources to help you.

Not a planner?

Write down some meals and work around that. Keep your budget in mind, or the process is worthless, and you will still spend wasted time and money in the supermarket. If all else fails, stick to your budget at the checkout, and once home write out a plan for how you want to use them up.

What you need to know about Centrelink and COVID-19



The Government has introduced several payments and supports to support Australians who are financially affected by the COVID-19 crisis but what does it all mean for you?

We break down the payments and how people can access them and why.

Payment Finder

Services Australia used to be called Centrelink and provides Government financial support to Australians who need it. You can answer a few questions on the Services Australia website to find out which payments you may be eligible for. The Payment Finder is an online tool which helps you see what services and payments you may be able to get.

The results it gives you are indicative only and do not guarantee you will get these payments. You still need to apply.

The service does not take into account all of your circumstances and should be used as a guide only.

If you do not know which payments may apply to your situation, go to [Payment Finder](#).

Pandemic Leave Disaster Payment

The Pandemic Leave Disaster Payment is a \$1500 lump sum payment to help people living in NSW, Victoria, Tasmania and Western Australia who are required to self-isolate or quarantine for 14 days due to a confirmed case of COVID-19 or close contact with a confirmed case. The Pandemic Leave Disaster Payment is for people who can't earn an income because they must self-isolate or quarantine.

This payment replaced the Victorian Government's [\\$1500 Coronavirus \(COVID-19\) Worker Support Payment](#) in Victoria.

For more information go to [Pandemic Leave Disaster Payment](#)

JobSeeker Payment

The Job Seeker Payment replaced Newstart Allowance. It is for people who are looking for or "seeking" work. It includes some recipients with disabilities (but only those who do not receive a Disability Support Pension) and parenting responsibilities that stop them looking for full-time work.

It is different from the JobKeeper Payment. It provides financial help if you're between 22 and Age Pension age and looking for work. It's also for when you're sick or injured and can't do your usual work or study for a short time. How much you get will depend on your circumstances.

For more information, or to make a claim online go to [JobSeeker Payment](#).

Contact Services Australia

Over the phone

Our advice is to call early, and if you can't get through on that hotline, to call another line (that may be less busy, like ABSTUDY) and ask to be transferred to the right area once you are through to someone.

Be prepared for a long wait. Centrelink have said that they are experiencing high call volumes and long wait times, and waiting on hold for Centrelink is nothing new. So, make yourself a cuppa, grab a book or a magazine to read and if you can, put your phone on speakerphone while you are waiting on hold.

You can find Service Australia's/Centrelink's full list of [contact numbers](#) here.

Online

Many services, including making claims and verifying your identity can now be done online. This reduces the risk of physical or face to face contact and spreading of Coronavirus COVID-19.

Extensive work has been done to address the shortcomings the online system experienced when it was inundated with user access requests earlier in the year. The website should perform normally, however, if you do experience slowness loading or a complete failure to load pages, try again at different times throughout the day and try to avoid “peak” times like the middle of the day and late afternoon.

Go to [Services Australia - Centrelink](#) to access online services. You will need a myGov account to sign in.

In-person

Centrelink is limiting the number of people who can be in a Centrelink/Services Australia office at once and strict social distancing rules apply and in some cases, your [local office may even be closed](#).

They have also implemented more flexible processes so that more things can be done over the phone and online to reduce the number of people attending Centrelink in a face to face situation to further slow the spread of COVID-19.

Visit [Services Australia – Centrelink](#) for more information.





This article explains financial abuse, where to get help, and the supports available. It provides information on the Financial Independence Hub, eligibility, and resources to support you.

What is Financial abuse?

Financial abuse is where someone uses money, resources or access to resources to control and gain power over someone. Often in a Domestic Violence context. Financial abuse happens when:

- Someone influences your financial decision-making.
- Or misuses or controls your money, financial resources, or property or assets.
- Without your knowledge or **consent**.

The Ageing and Disability Commission discuss what is abuse and neglect and [examples of the behaviours and warning signs to observe](#).

The Financial Independence Hub

The Financial Independence Hub, by Commonwealth Bank is in partnership with Good Shepherd. The Hub helps anyone who has experienced financial abuse due to domestic and family violence to build their financial independence.

The Hub has a tailored financial coaching program run by Good Shepherd. It helps people impacted by domestic and financial abuse. The goal is to establish a pathway to long-term financial recovery.

This program is regardless of who they bank with.

There is one-on-one financial coaching.

Referrals to support services and access to solutions.

There are no costs to access the services and programs in the Hub.

Services are confidential and personalised.

Eligibility

The Financial Independence Hub is for:

- Individuals who have previously experienced financial abuse due to domestic and family violence (including financial abuse)
- Who are no longer in crisis and
- Who wants to build their financial independence.

You may be eligible if:

- **You have previously experienced financial abuse** as a result of domestic and family violence.
- **You are not currently in crisis** or a domestic and family violence situation.
- **You are over 18 years of age and a resident in Australia.**
- You **do not need to be a customer of Commonwealth Bank** to access the Financial Independence Hub.

For more information

[Good Shepherd Financial Independence Hub](#)

Next Chapter

A strategy by CommBank about Independence for survivors of domestic and financial abuse. It assists CommBank customers and members of the community impacted by financial abuse.

Resources about [Next Chapter](#), and the [CommBank Next Chapter Website](#) are available.

Resources

[1800 Respect Financial Abuse](#)

[A Women's Technology Safety & Privacy Toolkit by WESNET](#) (The Women's Services Network)

[Digital Financial Security CommBank.](#)

[Financial Abuse](#) Money Smart

[Financial Abuse Support Guide](#) Westpac

[Financial Abuse and Keeping Your Banking Safe](#) NAB

[Feeling Financially Vulnerable? We are here to Help](#) ANZ

[Women's Information and Referral Exchange](#)



The JobSeeker Payment replaced Newstart Allowance when it stopped in March 2020.

Due to the COVID-19 supplement finishing at the end of March, the Government is making changes to the JobSeeker payment.

The changes

- Permanently increase the rate of working-age payments by \$50 a fortnight from 1 April 2021
- Permanently increasing the income-free earnings to \$150 per fortnight for JobSeeker Payment and Youth Allowance (other) from 1 April 2021;
- Temporarily extending the waiver of the Ordinary Waiting Period for certain payments for a further three months to 30 June 2021;
- Temporarily extending the expanded eligibility criteria for JobSeeker Payment and Youth Allowance (other) for those required to self-isolate or care for others as a result of COVID-19 to 30 June 2021.



If you are unemployed and receiving a payment from Centrelink, there are things you need to do to keep getting your payments and to improve your chances of finding work.

Due to COVID-19 and in some areas of Australia, the bushfire crisis, mutual obligations for people on Jobseeker, Youth Allowance, Parenting Payment Single and Special Benefits payments, were suspended for most of 2020.

For more information, go to [Services Australia - Mutual obligation](#) requirements.

From 1st April 2021 the government are introducing new measures
There will also be changes to the Mutual Obligation Scheme:

- Job seekers will be required to search for a minimum of 15 jobs a month from early April, increasing to 20 jobs per month from 1 July;
- An employer reporting line will be established to refer Jobseekers who are not genuine about their job search or decline the offer of a job;
- some job seekers will be required to participate in work for the dole after six months;
- Job seekers can choose to participate in an approved intensive short course instead of participating in work for the dole;
- Job seekers return to compulsory face-to-face services with Jobactive providers;
- Increased auditing of job applications to ensure job seekers are making genuine applications

For more information about the changes go to [Coronavirus information for job seekers](#).

CONTACT

SERVICES AUSTRALIA

Phone: 132 850

Web: servicesaustralia.gov.au

Read our [full directory listing](#).

JOB SEARCH

Web: jobsearch.gov.au

Read our [full directory listing](#).

Cook Book





Lemons, one of those quintessential fruits with lots of uses. It can be a key ingredient in many sweet or savoury dishes and it has myriad health benefits. Who hasn't sipped on a hot honey and lemon drink to soothe a sore throat?

Or hugged a steaming hot mug of water flavoured with honey and lemon after a dreary winter's day out. In times gone by it was de rigueur to have at least one lemon tree in the back yard, good for supplying the lemon zest for stuffing the roast chicken, whipping up a quick lemon delicious pudding or cooking a batch of lemon butter for the school fete.

Its uses go way beyond being an ingredient in delicious recipes and its ability to refresh and clean a grimy microwave is universal knowledge held by kitchen aficionados.

For a sanitised and deodorised wooden cutting board sprinkle salt over the surface and use a half a lemon, cut side down to scrub the surface thoroughly. Rinse off with hot water.

Once heard on a radio interview was the quote along the lines of "If you've got no lemons, you've got no friends" alluding to the fact that in the lemon season people are most often very generous with their crop of lemons and are happy to give their excess away.

What could be better than a bounty of freshly picked lemons? Placed in a bowl or basket they exude a certain artistic air about them as they grace the kitchen bench or dining table.

Did you know?

Lemons, in particular, neutralize negative energy. In Chinese feng shui, the number 9 represents wealth, accomplishment, and attaining personal goals. Try placing a bowl with nine lemons on the sideboard. It is said to bring good luck and clear out any negative energy throughout the house.

An air freshener, a bleaching agent, a generous squeeze of juice in a glass of warm water to start the day and used in a plethora of recipes, lemons really are one of nature's all-rounders. Now for three delicious recipes.





Lemon Delicious Pudding

Ingredients

150g unsalted butter melted
2 teaspoons finely grated lemon rind
1/3 cup lemon juice
1 ½ cups caster sugar
¾ cup self-raising flour sifted
1 ½ cups milk
4 eggs separated
Icing sugar mixture to serve

Method

1. Preheat oven to 180C/160C fan-forced. Grease six 1-cup capacity ovenproof dishes.
2. Place butter, lemon rind, lemon juice, sugar, flour, milk and egg yolks in a bowl. Whisk to combine.
3. Using an electric mixer, beat the egg whites on high speed until soft peaks form.
4. Using a metal spoon, fold in one-quarter of the egg white into the lemon mixture. Gently fold in the remaining egg white.
5. Spoon the mixture into the prepared dishes. Place dishes in a large baking dish.
6. Pour boiling water into the dish until halfway up the sides of the smaller dishes.
7. Bake for 25 to 30 minutes or until golden and just set.
8. Remove from the water and let cool slightly.
9. Dust each dish with a sprinkle of icing sugar.
10. Serve and enjoy!



Green Beans and Peas with honey and lemon

Ingredients

- 1 cup of frozen sliced green beans
- 1 cup of frozen green peas
- 1 teaspoon honey
- 1 lemon
- 1 tablespoon oil
- Salt
- Rice or noodles to serve

Method

1. In a frying pan drizzle in the oil and heat.
2. Toss in the beans and peas, and stir to lightly fry.
3. Spoon in the honey and squeeze in the lemon juice. Try half a lemon first and taste. Add extra if you want it really lemony.
4. Salt to taste and serve with prepared rice or noodles.



Creamy Lemon Chicken

Ingredients

2 chicken breasts, thinly sliced
3/4 cup of cream
2 lemons, one thinly sliced, the other for juice.
1 tablespoon oil
Salt to taste
Pasta and green beans, peas or broccoli to serve
Parsley to garnish (optional)

Method

1. In a frying pan heat the oil and fry the chicken until cooked.
2. Remove the chicken from the pan and set aside.
3. On low heat add the cream and gently heat. Add the lemon juice and the sliced lemon. Warm through and cook for 5 minutes.
4. Return the cooked chicken to the pan and stir to coat with the creamy sauce. Add salt to taste.
5. Serve with prepared pasta and vegetables

Budget Cooking Tips with Vegetables



According to Foodbank, Australian households throw away 2.5 million tonnes of edible food each year. That equals nearly 300 kilograms per person of food waste! We have some great ideas to get the most from your food, make your meals go further, and save your coins too.

One of the first items of fresh food that goes to waste is vegetables. This is because they have such a short life span when it comes to freshness.

If the vegetables in your crisper are looking a little past their best, there are ways to still use them. Providing they are still fit for human consumption. If the vegetable is spongy, wet, slimy, mouldy, discoloured, or has an unpleasant smell, it's time to throw it away. (To chickens or the compost if you can). If it's limp, wilted or a little softer than usual then while it may be past its best, it is still useable. We have some suggestions on how you can make the most of your buy.

1. Roasted Vegetables

Roasted vegetables will freeze well. For example, hard vegetables like Beetroot, Pumpkin, Carrot, Potato, Sweet Potato, Turnips and Taro/Yam. Zucchini and eggplant also roast well. If you have a garden, make the most of a large crop by roasting some and freeze for later use.

Warm them up as a side dish. Or if you are feeling like a little something more then try the suggestions on the next page.

If you have a majority of potatoes, use as a **Bubble and Squeak** (Fried mash). Melt butter in a pan and add the cooked vegetables, season with salt and pepper and mash everything in the pan. Make into a smooth layer, and let cook for a few minutes till the underneath turns a little golden and crispy. Fold those crispy portions back into the mash and flatten and repeat for about 15 minutes. Flip it with a spatula and crisp the underside. While you can use roasted vegetables, leftover steamed or boiled vegetables work too. You can add cooked shredded meat too.

A lovely way to use roasted vegetables is with **Couscous**. After roasting vegetables with a little olive oil and sea salt, let them cool. To make couscous, use 230 g of instant couscous, 30 g butter add 1 cup of hot vegetable stock. Put the couscous and butter in a bowl, pour in the stock and leave it for 5 minutes to absorb the liquid. Fluff with a fork to separate the grains. Pile the couscous on a plate and add the roasted vegetables to the top.



2. A simple soup

Use mixed vegetables, cut into chunks. (Try celery, carrot, pumpkin, potato, parsnip, sweet potato, for example.)

Add a little stock powder, some broken spaghetti, even some chilli if you like it hot. Season with salt and pepper. Cover with water and cook in a slower cooker for about 6 hours, or on the stovetop till vegetables are just soft. Suggested vegetables are – potato, sweet potato, pumpkin, celery, turnip, carrot, parsnip. Throw in some tinned cream corn for extra thickness, or tinned tomato if you prefer a tomato-y soup base. If you would like to save the soup to freeze. Let it cool, and once cool, pour into containers and freeze, leaving room for expansion.

3. Juice them up

If your vegetables (such as celery, carrots, cucumber or spinach) are looking a little limp, they are still useful in juices or blends. Read some juice recipes in [Blend it up](#).

4. Pasta bake

Fresh, frozen, par-boiled, and even the vegetables a little on the way out, make a great addition to pasta bakes.

Tomato-based bakes you can fill with vegetables. Try vegetables like broccoli, cauliflower, zucchini, corn, beans, and mushrooms for example. Sprinkle with cheese before baking in the oven.

For **cheesy-based**, the types of vegetables that go well with these include spinach, leek, pea, asparagus, cauliflower, and mushrooms.



5. Vegetable Pastry

Make up a **savoury lunch pastry**. In a bowl, combine grated vegetables like onion, tomato, carrot, zucchini, or whole corn kernels. Green apple is a nice addition too. Add some grated cheese. Take sheets of shortcrust pastry. Fill one side with the vegetables, leaving room to turn the edges over to meet each other. Use a fork to lightly beat an egg. Fold the pastry into a parcel, crimp edges with a fork to seal, and brush with the egg. Sprinkle with poppy seeds, or sesame seeds and bake in a moderate oven for 25 minutes. Add a dash of tomato sauce or chutney to serve. These are also easy for school lunches if you make the pastries into smaller sizes.

6. Casseroles

Casseroles are another way to disguise vegetables. Even better if you use a slow cooker and come home to a ready-cooked meal. In the morning add diced meat, (or sausages) vegetables of your choice cut into large chunks, enough stock to cover. You could also use a tin of tomato soup at this point. For extra flavour, you can add about a tablespoon of any 1 of the following

- gravy powder
- tomato sauce
- mustard (you might choose to use less than 1 tablespoon)
- Worcestershire sauce
- brown sauce
- chutney
- preserved lemon
- or similar condiments

and cook in the slow cooker for about 8 hours.



If you are a gardener, and a fan of chutneys, preserves or pickles. This is another way, with a little more work involved, you can grow and preserve food too.

Talk to your support workers, carers, and ask for their ideas too. Your Disability Support Provider may be able to organise a talk on food waste and budgeting to get the most of your food. If you have classes through Care and Support, or Life Skills, or other related NDIS supports, this is a topic you might like to suggest to learn about.

4 Delicious ways with Cauliflower



Cauliflower to look at is quite bland and uninteresting, pale and chunky, a vegetable wrapped in green leaves. Whole cauliflowers can be bought for approximately \$3.00 depending upon where you shop. However, it can be an amazing accompaniment to so many meals, or even on its own with a tasty sauce and crusty bread.

The trick is to find the biggest, firmest, blemish-free one so you get your money's worth. With the addition of some oil, spices, cheese or breadcrumbs, this humble vegetable can be dressed up and made delicious.

Why cauliflower is so good for you?

There are many benefits to cauliflower in your diet. Consider the following:

- it contains many nutrients including vitamin C, vitamin K, vitamin B6, folate, pantothenic acid, potassium, manganese, magnesium, phosphorus.
- it is high in fibre and excellent for good gut health. Eating enough fibre may help prevent digestive conditions like constipation, diverticulitis and inflammatory bowel disease.
- it is a good source of antioxidants which are beneficial for reducing inflammation and protecting against several chronic diseases.
- it is a low-carb alternative to grains and legumes which is a great way to eat more veggies or follow a low-carb diet, and it is easy to add to your diet, to replace potato, rice or pasta.

Read on for some inspiring recipes with cauliflower.



Whole roasted cauliflower in olive oil

Ingredients

1 whole cauliflower (to fit in a large saucepan)
2-3 tablespoon olive oil
Salt and pepper
Spring onion to garnish

Method

1. To a large pot of boiling water add 1 teaspoon of salt and 1 whole cauliflower.
2. Boil 10-15 minutes then carefully lift out using tongs and drain. Alternatively, carefully take the pot to the sink and tip it over to empty the water.
3. Drizzle 2-3 tablespoons olive oil over the cauliflower.
4. Sprinkle with salt, black pepper and massage the oil into the cauliflower.
5. Bake at 230c for 15-20 minutes or until golden brown.
6. Sprinkle with chopped spring onion to serve.



Baked cauliflower florets in breadcrumbs

Ingredients

- 1 large cauliflower broken or cut into florets
- 1 cup breadcrumbs
- 1/2 cup sesame seeds
- 1 teaspoon salt
- 1/2 teaspoon black pepper
- 1/2 teaspoon each of garlic powder and paprika
- 2 eggs

Method

1. Break or cut cauliflower into florets and add to a large pot of water and boil for 5 minutes.
2. Meanwhile in a bowl combine breadcrumbs, sesame seeds, salt, black pepper, garlic powder and paprika.
3. Break the eggs into a bowl and whisk. Dip florets into the egg mix and then coat with the breadcrumb mixture.
4. Place on a tray and spray with oil (or drizzle with oil) and bake in a 200c oven for 35-40 minutes. Serve with sweet chilli sauce or aioli.



Cauliflower Cheese Balls

Ingredients

- 1 cup of shredded mozzarella
- 3/4 cup of parmesan
- 1 medium cauliflower grated
- ½ teaspoon each salt, pepper and nutmeg,
- 2 garlic cloves crushed,
- 2/3 cup of plain flour
- 1/3 cup breadcrumbs
- 3 eggs
- 2-tablespoon olive oil

Method

1. Combine the mozzarella and parmesan cheeses together.
2. Add the grated cauliflower, salt, pepper and nutmeg and mix until well combined.
3. Fold in the garlic, flour and breadcrumbs.
4. Whisk the eggs together and with the olive oil add to the dry mixture and combine well.
5. Form the mixture into small balls. Place them on an oven tray and bake at 200c for 25 minutes or until golden brown. Serve with a tasty sauce or flavoured mayonnaise.



Cauliflower Rice

Ingredients

1 whole cauliflower
2-3 teaspoons olive oil
1 onion, finely chopped
3 garlic cloves, crushed
2 carrots, chopped
1 cup green peas
Sprig of parsley

Method

1. Break a whole cauliflower into small florets and place in a food processor.
2. Pulse in 1-2 second bursts until it resembles the texture of rice or couscous.
Alternatively, crush with a rolling pin to break into tiny pieces.
3. Heat the olive oil in a frying pan.
4. Add the onion and sauté until slightly golden. Add the garlic and the carrots, and cook for 5 minutes until carrots are tender.
5. Add the green peas and cook for a further 3 minutes.
6. Add the cauliflower 'rice' and mix to combine.
7. Cook for a further 5 minutes or until the cauliflower is soft. Garnish with the parsley and serve with a splash of soy sauce.

Top tip: Don't overcook as it will become unpleasantly mushy.

Fun fact: Have you heard of cauliflower 'steaks'?

With cauliflower being such a tough compact vegetable, it can be cut into slices or 'steaks'. These can then be brushed with olive oil and fried over medium heat for 5 minutes each side or until tender.

Flavours such as turmeric and paprika may be added before cooking, or afterwards such as a squeeze of lemon or a sprinkle of chopped flat-leaf parsley. The 'steaks' can be crumbed and shallow fried and served with other vegetables or a salad. Toss the smaller florets in boiling water and cook to use for one of the recipes featured here.

Served in your favourite bowl or on your treasured dinner plate, these suggestions are sure to please. Pop cauliflower on your shopping list and give one of these recipes a go.



Sweet Potato and Black Bean Sheperd's Pie



Sweet potato is a vegetable that is full of flavour and has great health properties. Even better there are so many ways we can use it in our cooking, including this variation on the humble Sheperd's Pie.

This recipe is gluten-free and vegan.

Serves: 4

Difficulty: easy

Ingredients

600g sweet potato, peeled and cut into small cubes

A small splash of almond milk

230g black beans (drained weight), drained and washed

230g red kidney beans (drained weight), drained and washed

A 400g can tinned tomatoes

150g button mushrooms, sliced

4 spring onions, sliced

1 large red onion, peeled and finely diced

2 garlic cloves, peeled and finely diced

1 tablespoon maple syrup

A handful of fresh coriander, roughly chopped

Teaspoon smoked sweet paprika

Juice of 1 lime

Salt and pepper to taste

Olive oil

Method

Preheat the oven to 200°C. Boil the peeled sweet potatoes until tender about 30 minutes. Drain.

In a pan, fry the onions, garlic and a pinch of salt, in a drizzle of olive oil over medium heat for 5 minutes. When the onion softens, add the paprika and slices of spring onion, and enjoy the aroma as you mix and sauté for 2-3 minutes. Then add the mushrooms to the pan and mix through again.

Add both of the drained tins of beans, coating them in the paprika, and sauté for a further 5 minutes. Then add the tinned tomatoes, maple syrup, lime juice, pepper and coriander, mixing everything through. Admire the luscious jewel colours.

Once the sweet potatoes are soft, mash them with the almond milk and a pinch of salt. Spoon the bean mix into the bottom of a baking tray and top with the sweet potato mash. Place in the oven to brown and bubble until it starts to crisp on the top, about 20-25 minutes.

Tips

If cutting and cubing sweet potato is a challenge, simply peel and put the whole potatoes in the oven at the lowest temperature, and keep an eye on them until they soften enough to mash.

This is also handy for making pumpkin soup. Place an unpeeled pumpkin in the oven for an hour or so, depending on the size, and scoop the insides out with a spoon.



Slow cooker surprise pasta sauce



Ingredients

1 small eggplant
2 capsicum
2 carrots
1 zucchini
1 leek
4 garlic cloves
2 x 400g tins of chopped tomatoes
6 tablespoons balsamic vinegar
200ml vegetable stock
2 tablespoons dried oregano
A pinch of sea salt and black pepper
4 serves of cooked pasta
For an extra flourish - rocket and shaved parmesan on hand to sprinkle on top

Method

Put all of the ingredients into a food processor and chop them up. You can chop by hand, but a food processor will save you time.

Put all of the chopped ingredients vegetables (except the pasta, rocket and parmesan), in your slow cooker bowl and cook: high for 4 hours OR low for 6 hours. Let the sauce cool and then pour it into a food processor in small batches and blend until smooth, or leave chunks if you prefer.

Mix the sauce into the cooked pasta and serve, with rocket and cheese to make it extra delicious.

Tip: Do not be tempted to try and blend the sauce while it is too hot.

Nanna Smith's Tomato Fritters



This wartime recipe by my Great Grandmother won 5 pounds in a recipe competition. Because of the war, rationing and budget meals were popular. So this recipe is great for tough times, when penny-pinching and counting every dollar is important. It is also a useful recipe when tomatoes are plentiful through the summer.

Ingredients

- 1 cup of Self Raising (SR) Flour
- 1 egg
- ½ teaspoon curry powder
- 3 tomatoes roughly sliced
- Salt and pepper
- Milk to mix
- Oil or butter for greasing

Instructions

Combine SR flour, egg, curry powder salt and pepper in a mixing bowl, adding enough milk to make a batter. Mix with a whisk till smooth and the consistency of pancakes. Add tomatoes and stir to combine Fry spoonful's in a lightly greased skillet like you would pancakes. Serve hot.

Contains Gluten, Dairy and Egg.



Mince is a budget recipe staple. It's cheap, easy to cook, it's a crowd-pleaser, and it can adapt to so many different recipes... We share some ideas, and one of our staff's favourite family recipe.

Meatloaf

Bake it as a Meatloaf, with grated vegetables and use Worcestershire sauce, tomato paste, stock cubes to add flavour. Glaze the top with tomato sauce, vinegar and brown sugar mix, or with chutney if you like. Or stuff your meatloaf with a hard-boiled egg and wrap or top with strips or pancetta of streaky bacon.

Rissoles or Patties

Make it into Rissoles or Patties with some grated onion, zucchini, carrots and add breadcrumbs and cook on the BBQ or pan-fry.

Italian Meatballs

Shape it into an Italian Meatball, add some fresh or dried herbs like parsley, oregano, breadcrumbs and an egg to bind the mix together. Top with a bolognese based sauce and add your favourite pasta.

Chop suey or Chow Mein

Cooked in a frying pan, using shredded cabbage, beans, celery, stock cube, chicken noodle soup mix, water to cover and then simmer and rice or noodles.

Pineapple Mince

Add a can of pineapple pieces and juice, a tbsp of curry powder, diced additions like capsicum, apple, carrot, for a sweet and sour mince version.

Nachos or Tacos

Add black beans, chilli and spices for Nachos and serve with corn chips, guacamole, cheese, sour cream and sweet chilli sauce. Use the same base with spices and chilli and serve with soft tortillas or taco shells for Tacos served with salsa, shredded lettuce, tomato, capsicum and grated cheese.

Chilli Con Carne

Add black beans, chilli and spices for Chilli Con Carne and serve with rice.

Lasagne and Bolognese

Add cooked pasta of choice. (Gluten-free spaghetti, penne or spirals in our house.) For a quick and easy Bolognese or layer with pasta sheets, cheese and bechamel sauce for Lasagna.

Cottage or Sheperd's Pie

Add vegetables like carrots, peas and corn - or whatever you have on hand. (Fresh or frozen) and top with mashed potato for Cottage pie (beef-based) or Shepherd's pie (lamb-based).

Stuffed Vegetables

As a stuffing for oven-roasted capsicums or mushrooms. Then sprinkle with a little cheese, or serve with Greek yoghurt sprinkled with a dash of paprika.





Sue's Savoury Mince

These dishes are all easily made gluten-free and *FODMAP friendly as well for people with dietary requirements.

A few tablespoons of olive oil

1 x onion finely chopped (For lower FODMAPs, use only half, substitute with leek, shallots or omit depending)

1 x clove garlic minced or finely diced (For lower FODMAPs, substitute with garlic-infused oil or omit depending)

If making spicy, add chopped chilli and other spices as desired. If not, omit.

Fry on medium to high heat for a few minutes until caramelised and translucent. You can add a teaspoon of raw sugar here to intensify the caramelisation.

Add 500 g of lean beef, beef/pork or lamb mince.

Brown mince in the pan, incorporating onion and garlic for about five minutes.

Add any legumes or vegetables at this point. Some options: diced or grated carrot, zucchini, celery, corn, peas, lentils, chickpeas, black or white cannellini beans.

Cook for a further five minutes. When choosing veggies or legumes to incorporate, use your base recipe as a guide. This is a great way to hide nutritious vitamins and minerals for fussy eaters. (Recipe continues over the page).

Add 1 x can tomatoes (diced or whole peeled – I tend to buy the pull-ring ones because opening cans with a can opener is hard for me).

Add 1 to 2 tablespoons of tomato paste for Nachos, Bolognese or Lasagne.

Add 1 to 2 tablespoons of Worcestershire sauce for savoury mince for stuffed vegetables or shepherds or cottage pie.

Season with salt, pepper and any fresh or dried herbs to taste. For Italian dishes use basil, oregano, rosemary, thyme or sage. For Mexican dishes, use paprika, cayenne pepper, red pepper flakes, chilli powder, or cumin. You can mix and match with any combination of these based on what suits you, your tummy or what you have at hand.

Reduce heat, and simmer until sauce reduces and thickens. You can add an extra can of tomatoes to bulk up a meal for extra servings or glaze the pan with a splash of wine if desired.

You can save the mince for leftovers. It freezes well and it's great heated up on toast with avocado or melted cheese. You can serve it on slices of toasted or oven-roasted sweet potato for a low-GI, gluten-free option too.

*FODMAP - fermentable oligosaccharides, disaccharides, monosaccharides and polyols, which are short-chain carbohydrates (sugars) that the small intestine absorbs poorly and some people are sensitive to.

Talk to your support workers, carers, and ask for their suggestions too. Your Disability Support Provider may be able to organise a talk on food waste and budgeting to make the most of your food. If you have classes through Care and Support, or Life Skills, or other related NDIS supports, this is a topic you might like to suggest to learn about.

Vegan Mushroom Stroganoff



In our budget-friendly recipes we have a vegan and vegetarian-friendly recipe for you from our team member Jess. Mushrooms are fat-free, low in salt, and contain essential vitamins and minerals.

By using common pantry staples like stock, mustard, and soy sauce this recipe is budget-friendly without compromising on the flavour. The cashew cream is a dairy-free alternative.

Ingredients

300 to 400g pasta of choice - cooked

Splash of olive oil

1 brown onion, finely sliced

4 cloves garlic, minced

500g mixed mushrooms – anything works just get what's on special at your local grocer!

80ml dry white wine

1 ½ to 2 cups veggie stock

3 tbsp tamari or soy sauce

2 tbsp tomato paste

2 tbsp cornflour

2 tsp Dijon mustard

3 tbsp nutritional yeast or hemp/nut parmesan

1 to 2 tsp paprika

Raw cashews to make cashew cream.

Garnishes: vegan parmesan, fresh parsley, chives or other fresh herbs.

Method

Cashew cream:

Soak cashews overnight in warm water or in boiling water for a few hours, drain and blitz in a blender with enough water to make a cream-like consistency.

Stroganoff:

- Heat olive oil in pan and fry onion and garlic until soft
- Add mushrooms and stir through for a few minutes
- Splash in white wine and continue to cook until all absorbed
- In a jug, mix together the stock, tamari, cornflour, mustard, tomato paste and nutritional yeast – add to mushrooms, simmer for 10 to 15 minutes
- Add paprika and stir through
- Stir through enough premade cashew cream to create the colour and consistency of a stroganoff
- Stir through premade pasta
- Sprinkle with fresh herbs and serve!

Always be sure to purchase mushrooms from a reputable store. Do not eat mushrooms or fungi from unknown sources or from the wild. The differences in look between potentially edible mushrooms and fatally poisonous mushrooms can be incredibly minor.





Shopping your own pantry can be a way to save on your grocery budget. So many pantry staples have multiples uses, and it is easy to forget their versatility. We bring you ideas on ways to use those often overlooked extras and already in the cupboard.

It's not always easy coming up with meals on a tight budget. If you find yourself eating the same meals over and over again, here are some pantry recipes to "shop your pantry" and creatively cook on a budget. By using what you already have, and keeping recipes simple, you can save money and eliminate food waste. Cheap meal ideas can be simple, and we have resources at the end of the article to help you further.

Beans

- Use in salads
- Add to pasta
- Cook in stir-fries
- Make into dips
- Add to soups

Canned beans or pulses – come in so many varieties, for example, kidney, black, or chickpeas. Canned beans don't need overnight soaking, so make for an easy weeknight dinner addition. Dried beans can be a cheaper alternative.

Bake tinned butterbeans with basil and tomato sauce or a tin of whole peeled tomatoes. Serve with crumbled feta as a savoury breakfast or lunch. Add a slice of bread or sourdough, spread with avocado to make it go further.

Bread

- Bread and butter pudding helps use up stale bread, or make it into croutons or toasties.
- Soldiers with egg
- Cob loaves with a dip or filling
- French toast
- Cinnamon toast
- Make into breadcrumbs and freeze for later.

Chia seeds

A good source of fibre. (Avoid these if you have difficulty swallowing)

- Add to smoothies
- To make into puddings, soak overnight in the fridge, with milk, a drop of vanilla essence and dash of cinnamon. Even better if you have smoothie left-over to add on top of the pudding. These can double as a breakfast food.
- Add to muesli or granola
- Sprinkle over your cereal
- Add to yoghurt

Chickpeas

- Add to soups
- Add to stews
- Make falafel
- Make hummus



Couscous

- As a side with casseroles or stew
- In stuffing (pearl couscous in roasted capsicums for example)
- Add to fritters or savoury pancakes.
- We love ours in a salad, served with roasted vegetables. Add a little butter to the hot water when soaking to create a fluffier couscous.

Eggs

- Fried
- Hard or soft boiled
- Poached
- Scrambled
- Baked
- Omelette
- Frittata
- On toast
- Curried and in a sandwich

If you have flour, butter, fresh vegetables and eggs, you can also make vegetable fritters. (Fresh zucchini and a tin of creamed corn work well)

Herbs and Spices

Change up your go-to recipes with herbs and spices. Mash potato? Add a little mustard (dijon or wholegrain) for a flavour kick. Transform a simple salad can from bland to tasty with the addition of fresh herbs from the garden. If you have a windowsill, chances are you can grow herbs like mint, chives, rosemary, basil, parsley and thyme.

Make a flavoured salt rub with the addition of herbs (rub on your meat, sprinkle over salad)

- Rosemary sprigs, sea salt, a little pepper. No need to dry the rosemary. Just add a few sprigs to 1 cup of sea salt, a dash of pepper and done.
- 1 cup Sea Salt, 1 Chilli and Zest of 2 citrus fruit (Cut the citrus and chilli into slices and dry in the oven at 140 degrees C for 20 minutes)

Lentils

Cheap and cheerful, add these to soups, casseroles and even bolognese. Lentils are high in protein and fibre. Add French-style lentils or Beluga (that hold their shape) to salads or make into tapenade.

Lentil Burgers – cook 1 cup of lentils. In a food processor, add your choice of ground spices, (for example 1 tsp each of cumin, garam masala and coriander) a can of chickpeas, an egg and breadcrumbs. Add some parsley for freshness if you have it on hand. Shape into patties, dust with a little plain flour and cook on a bbq grill or flat plate for 3 – 4 minutes each side. Serve with greek yoghurt or tzatziki.

Oats

Add to smoothies, make ANZAC biscuits, make into muesli or granola. My mother used to add it to crumble topping for Apple Crumble.

Porridge toppings

- Mixed berries
- Sliced apple, brown sugar and a hint of cinnamon
- Sultanas, sliced apple and honey
- Sliced dates and a drizzle of golden syrup
- Tinned plums and honey
- Sliced banana with a drizzle of honey
- Sliced almonds with a drizzle of golden syrup or maple syrup
- Grated apple, chopped almonds, and maple syrup

Pasta

More than bolognese and macaroni tuna, we tend to keep cooking the same recipes and forget that pasta is a versatile ingredient.

- Salad (for example, with cherry tomato, mozzarella cheese, a dash of oil, red wine vinegar, olives and basil.)
- Added to soups
- In frittata
- In fritters
- Use in a pasta bake. These are easy one-dish dinners. Throw in vegetables, cooked pasta, use pasta sauce or tinned soup, top with grated cheese, and bake in the oven at 180 degrees C for around 20 mins.

Popcorn

We usually have a pack hiding in the back of the pantry, forgotten—a quick snack for hungry kids.

Quinoa

Porridge, salad, stews, baked into muffins, ANZAC style biscuits, or pilaf, quinoa is a handy inclusion.

Rice

Savoury or sweet, rice is a great budget staple.

- Fried rice
- Boiled
- Added to soups
- In casseroles or on the side,
- In a stir-fry or mince dishes – for example, chop suey,
- Risotto
- Pilaf
- Nasi Goreng
- Biryani
- Kedgeree

Sweet dessert

- Rice pudding
- Creamed rice (short grain)

Version 1 Creamed rice

Add whipped cream to cooked cold rice, put some drained peaches on top. Heat a little raspberry jam and drizzle over the top.

Version 2 Creamed rice

Add whipped cream to cooked cold rice, fold in drained pineapple. Sprinkle with toasted coconut flakes.

Yoghurt

If you consume yoghurt regularly, making your own is surprisingly easy, or you can opt for sachets for foolproof diy versions from companies like [easiyo](#) or [madmillie](#).

Turn plain Greek yoghurt into Labneh (also called Labna) yoghurt-cheese. A type of soft, spreadable cheese with a slightly sour taste. Roll into balls as a savoury cheese. Labneh is lovely as a spread on bread with olives. Add a little honey to it and serve on a platter with any summer fruits, E.g. figs, apricots, or peaches.

Weet-Bix or whole grain wheat cereal biscuits

I always enjoy my weet-bix as a breakfast cereal with a little yoghurt, fruit, and milk. Given weet-bix is always in my pantry, and I know there are plenty of other uses, I went straight to the source for inspiration. Sanitarium has more weet-bix recipes than you can imagine. Imagine it in sweet and savoury, breakfast, lunch, snack and dinner dishes. In frittata, pikelets, fritters, muffins, or served hot with banana and peanut butter, not to mention Breakfast Crumbles. The suggestions make my morning ritual seem very bland indeed.



Substitutes or versatile variations

Tortillas

Of course, you can use them with enchiladas, burritos, fajitas, and as wraps.

Tortillas also make fabulous pizza bases. Or, you can cut them into triangles and crisp them in the oven for 10 minutes, so they become a little like a nacho chip.

Warm them in the oven a few minutes until soft, then shape into muffin trays. Add beaten eggs, herb and cooked or frozen vegetables, and you have a simple quiche-like lunch.

Ditto pita pockets, fill them like a kebab.

Tinned Soups

For those times where you need more than a tin of soup to fill the belly, turn it into a heartier meal with these suggestions.

Tomato – lovely poured over meatballs and baked in the oven.

One of our family's budget dished growing up was, boiled sausages cut into chunks, with cooked macaroni, both stirred through tomato soup.

Cream of Asparagus – add diced onion, tinned soup, can of tuna, 250g cooked pasta and grated cheese. (add in frozen or fresh vegetables if you like to make a one-pot dish). Cook the pasta first. Add vegetables, soup, pasta to a large baking dish and sprinkle with grated cheese. Bake 20 minutes in a 180-degree Celcius oven, until golden brown.

General Tips

Many pantry staples will have recipe suggestions on the packaging or go to their company website to search recipes online.

Breaking buys into the sizes you consume, and freezing the rest helps save on perishable foods with short term use-by dates.

Freeze – left-over pesto, lemon juice, tomato paste, pizza sauce – these kinds of things will freeze in ice cube trays for future use.

Useful resources for using pantry staples

4 ingredients

All about simple recipe ideas to save you time and money. Recipes made with 4 or even fewer ingredients, explained in an average of 4 sentences with easy to find ingredients. You can search through many recipes on the website, or you can pick up a second-hand copy of the cookbooks without too much hard work.

Simple Savings

Years ago, I had some colleagues tell me about the \$21 Challenge. The \$21 Challenge focusses on savings. The average Australian household of 4 people spends \$320 per week on food. For 1 week, you try as hard as possible to stay out of the shops. Instead of doing your usual supermarket shop, you use what is already in your cupboard, pantry, garden and freezer to stay within your \$21 budget. A “grocery slashing marathon”. The site has printable resources for stocktaking and menu planning. There is a Facebook group to join, and the resources on the site are worth checking out.

School Lunchbox

On Instagram. We apologise in advance for the Dad jokes. This Dad makes lunches (and the odd breakfast) simply cool. Not necessarily budget ideas, but in his book “Lunchbox Express” he does have a \$50 shopping list that covers 2 children’s lunches for one week. They are healthy lunches and packed full of fruit and veg. It works out at \$5 a child per lunch. Shop around, and you can probably cut the cost.

Taste

Pantry recipes with less than 10 ingredients, using pantry staples. Includes substitutions.

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