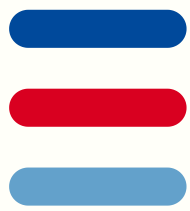


JUNE 2022



BRAVERY TRUST

THE HOME FRONT

QUARTERLY NEWSLETTER



DEFENCE FAMILIES OF AUSTRALIA SUPPORTING BRAVERY TRUST'S #ANZACBISCUITCHALLENGE

The Home Front 2022

When we created The Home Front last year, it was with a single vision in mind - to support as many veterans as possible with useful how-tos, expert advice, tips and all things financial wellness!

This edition is no different, it's a bumper issue, our last for the 2021-22 financial year. As well as tax-time tips, there are free downloadable resources to help you compare energy plans to save money, housing and moving tips for those who have transitioned out of Defence, and we share the journey of one of our veterans Jason.

“ It's always hard to put your hand up and say, 'I need help' ”

JASON JINKS, BRAVERY TRUST BENEFICIARY



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FREE DOWNLOADS

MOVING TIPS

#ANZACBISCUIT
CHALLENGE

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USEFUL NUMBERS

Lodging your tax return

A tax return tells the Australian Tax Office (ATO) how much money (income) you earn and if you're claiming any deductions. All information below obtained from the ATO website www.ato.gov.au.

LODGE A TAX RETURN IF YOU:

- had tax withheld from any payments (such as wages) made to you during the income year;
- are an Australian resident with a taxable income more than the tax-free threshold (\$18,200);
- are a foreign resident and you earned more than \$1 in Australia during the income year;
- are leaving Australia forever or for more than one income year;
- wish to claim any tax deductions;
- are a foreign resident with a study or training support loan; or
- are a liable or recipient parent under a child support assessment for the whole income year and your income was \$26,319 or more.

WHEN DOES IT NEED TO BE LODGED?



You must engage a tax agent or lodge your own tax by **31 October**.

HOW DO YOU LODGE A TAX RETURN?

There's a few ways you can go about lodging your tax return:

- Engage a tax agent (eg accountant)
- Use the Australian Tax Office (ATO)'s myTax and myDeductions apps and lodge your tax yourself
- Alternatively, you can submit a **paper tax return** (download using this link or order it online [here](#)). **Important to note:** lodging by paper, lengthens the time it takes to get assessed from 2 weeks to 50 business days.

IMPORTANT!

If you're not sure these apply to you, you can check if you need to apply on your myGov account here:

[DO I NEED TO LODGE TOOL](#)

WHAT INFORMATION/DOCUMENTS DO YOU NEED TO LODGE?

- bank account details (BSB and account number)
- income statement/payment summaries from all your employers
- payment summaries from Centrelink (Services Australia)
- receipts/statements for expenses you're claiming as deductions
- your spouse's income (if you have one)
- private health insurance information (if you have cover).



According to the **Barefoot Investor**, at the end of June 2021, the ATO issued more than 10.83 million individual 2019-20 refunds, totaling more than \$30.53 billion with an average refund of \$2,820.

Did you get a tax return last year? Did you use that return to your advantage?

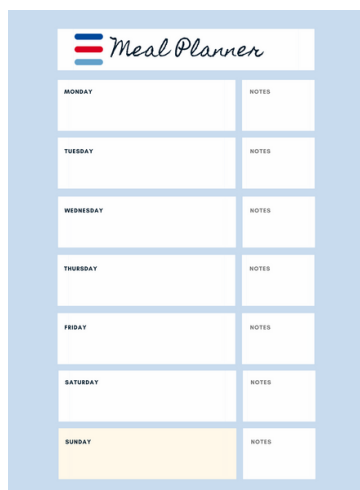
If you get a rebate this year, try using it in one the following ways to get ahead of your finances:

PAY OFF HIGH-INTEREST DEBT

SET UP AN EMERGENCY SAVINGS FUND

TOP UP YOUR SUPER CONTRIBUTIONS

Bravery Trust free downloadables



Meal Planner

DAY	NOTES
MONDAY	
TUESDAY	
WEDNESDAY	
THURSDAY	
FRIDAY	
SATURDAY	
SUNDAY	

Meal Planner

One of the simplest ways to save money is to plan meals and buy only what you need. A weekly food plan can reduce waste, reduce stress and save time!

If you're keen to save money at the checkout – spend some time setting a meal plan for 3-4 dinners for the week, which leaves some flexibility if plans change.

Download our [free meal planner](#) to help you set the week and work out exactly what you need.

Money Saving tip: you might also like to make double quantities for some meals and freeze for when you're less prepared.

\$250 bonus for Victorians

The \$250 Power Saving Bonus is a one-off \$250 payment for Victorian households to ease cost-of-living pressures and encourage Victorians to compare their household energy prices and save money. It's a Victorian Government payment available to Victorian households only. Concession recipients can apply for a payment before June 30, 2022. From July 1, 2022, all Victorian households can apply. Find out more at this Victorian Government site - [compare.energy.vic.gov.au](#)

Electricity bill comparison worksheet

No-one wants to spend days researching better deals only to end up with analysis paralysis. Here are 5 tips to get a better deal. Download our free energy comparison sheets to make it easier to compare what's on offer.

1. Use a **reputable comparison website**: government sites are the preferred option, they don't receive payment for your contract and they compare all offers not a select few (e.g. www.energymadeeasy.gov.au, compare.energy.vic.gov.au)
2. Make sure you **compare like-for-like** so you know you'd be truly getting a better deal, use our electricity worksheets to compare all costs. Check each component of the bills, including, the cost per kilowatt (kW) of usage and cost per day/billing period supply charge.
3. Check how **discounts** apply to the bill - for example, would the discount only apply if the bill is paid in full and on time? Does the discount apply to both supply charges (the daily cost to be connected to the grid) and/or usage charges (the amount of kW used in the billing period)?
4. Compare at least **three offers**.
5. **Repeat annually** to make sure you're on a competitive deal.

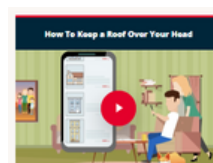


Compare deals

PHONE COMPANY	DEAL 1	DEAL 2	DEAL 3
PLAN NAME			
MONTHLY CHARGE			
DAILY ALLOWANCE			
CONTRACT LENGTH			
TERMINATION COST			
COST OF SERVICE (DISCOUNT OUTRIGHT)			

FinWell (Financial Wellness) Tips - Housing costs

One of the largest household budget items is the cost of housing. When moving house there is a lot to think about. Watch our short video with some hints and tips or download our Housing factsheet here.



Housing Factsheet (PDF)

It's important to consider all the costs before signing on the dotted line. If the rent is more than 30% of your income it might be too expensive. Remember, you will likely need to pay a bond, usually equal to 4 weeks rent, plus 2 weeks rent upfront.

Before you commit to a new rental agreement, our Financial Counselling team can help you work through your budget and decide if the property is affordable.

Moving:

If you are leaving a property, you may need to pay for a removalist and cleaning fees in addition to your new property costs.

After you've transitioned out of Defence subsequent moving expenses are not covered and need to be factored into your budget.



Car Costs

Last edition we included some helpful FinWell tips about car loans, servicing, and repossession notices. If you missed it, read it [here](#) now.

#AnzacBiscuitChallenge

Thanks to everyone who supported our Coles Anzac Biscuit Challenge in the week leading up to Anzac Day. The support of the veteran community was fantastic! Through the sale of Coles brand bakery 12 Pack cookies and biscuits, Coles donated \$158,000 to Bravery Trust.

Coles has supported Bravery Trust since 2014 but Coles' connection to the Australian Defence Force (ADF) goes back to the First World War when Coles founder GJ Coles enlisted in the Australian Imperial Force at the age of 32 to serve on the Western Front in Europe. He was shot in the knee and sadly two of his brothers were killed during the war.

Coles is a proud employer of current and former ADF members, such as Coles Assistant State Manager Rory McDonald who is currently serving in the Army Reserve.



BECK RAYNER @MILITARYLIFE

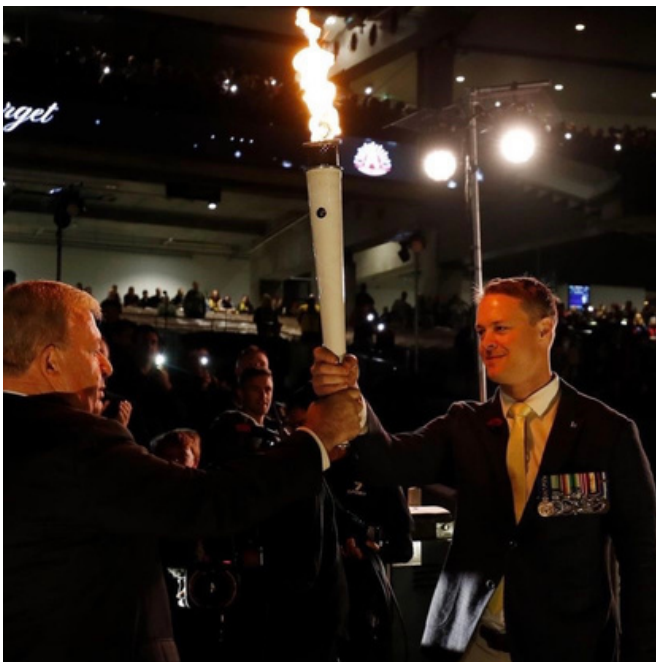


BRAVERY TRUST AMBASSADOR KEVIN SHEEDY
AND COLES ARMY RESERVIST RORY MCDONALD



KEVIN HUGHES AT COLES IN ALICE SPRINGS

Anzac Day Eve - AFL match



We also partnered with Richmond Football Club to raise awareness of the work we do at the AFL Anzac Day eve match.

Army veteran Curtis McGrath OAM was chosen to represent Bravery Trust at the pre-match ceremony, lighting the cauldron and sharing his inspirational journey to three Paralympic gold medals after both legs were amputated as a result of a mine blast in Afghanistan.

Thanks to Curtis, his colleague Ryan Werts, and especially Richmond FC for the emotional tribute to those who currently serve and have recently served.



Jason's Story

ORIGINAL STORY BY SUE BAILEY FEATURED IN THE MERCURY NEWSPAPER 24 APRIL 2022 - FULL STORY [HERE](#).

Jason has seen the horror of war but has no regrets about his 16 years with the Australian Army. He joined the Army in 1991 and had active service in Iraq in 2004 and peacekeeping in Bougainville in 2000. For four months he was deployed to Iraq as part of the security detachment for the Australian Embassy and was haunted by the death of a young boy after a bombing.

"He'd been selling soft drink bottles on the corner opposite our building every day. They tried to blow us up at certain times and when there was a car bomb, a VBIED incident, and the young child was killed, the locals actually put a lot of blame on us. Even though we had nothing to do with it, they blamed us because we were there."

For 10 years he blocked the boy's death from his mind. "And then it sort of crept its way into the forefront of my consciousness and that's when, with the encouragement of my wife, I started counselling and I would encourage anyone that does have any issues that they think are going to affect their lives to seek out the support that is available - I'm in a brilliant spot now."

Jason also sought financial help from the Bravery Trust "I was going through a bit of a difficult patch; I was sort of in a dark space and we had a couple of big bills and other financial things pop up and a friend recommended Bravery Trust."

——— ” ———

It's always hard to put
your hand up and say,
'I need help' and I
really didn't want to
do it, but their
empathy was so real."

——— ” ———

Mr Jinks decided to give back to the Trust and volunteered a day a week in administration and revamped the application process.



BRAVERY TRUST



PHONE

1800 272 837



EMAIL

ASK@BRAVERYTRUST.ORG.AU



WEBSITE

WWW.BRAVERYTRUST.ORG.AU



IMPORTANT NUMBERS

OPEN ARMS

1800 011 046

LIFELINE AUSTRALIA

13 11 14

ADF FINANCIAL CONSUMER CENTRE

13 11 14

SAFE ZONE

1800 142 072

BEYOND BLUE

1300 224 636

DEFENCE MEMBER AND FAMILY HELPLINE

1800 624 608

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Australian Government
Department of Veterans' Affairs