Australian Government

PALM
Pacific Australia Labour Mobility

Laūn aur karjā ke samjho

palmscheme.gov.au

Kabhikabhi tum jon chiz kharide māngta he uske khatin paisa nai rahi. Āp sochega ki ek karjā, kreḍiṭ kāḍ ya ek faūn plen āp ke maddat kari, lekin age chal ke u aur samasya khaṛa kare sake he. Karjā le ke kuch kharide ke matalab he ki āp uske dām se jada paisa bharega.

I gāid samjhāe he ki karjā konchi he, konchikonchi se āp ke bache ke paṛi, aur kaise maddat lo agar āp sūa nai he.

Sab tāem apne āp se pucho:
Ham paisa bachae sakta he u chiz kharide ke jis ke hamme jarurat he bina karjā le?

APAN PAISA KE DHEYAN RAKHE KE ṬIPZ

- Karjā le se pahile ek bajaṭ banao
- Ek tāem eke karjā lo
- Koi jis ke āp bharosa karta he uske maddat mango sāin kare se pahile
- Sab tāem biyāj, fīs, aur paemanṭ ke rakam ke chek karo.

APNE ĀP KE DHOKA SE BACHAO

Dhoka se bac ke rahna. Dhoka de walan benk ya laūn kampani me kām kare wala ke rup sake rakhe. I dhoka de walan āp ke paisa chori kare ke koshish kariye.

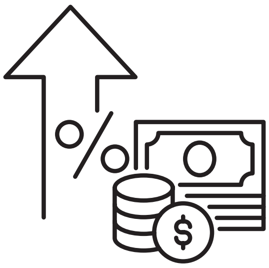
Ulong sait:

- āp ke karjā de ke koshish kariye jon āp māṅga nai he
- pesanal jānkari puchiye.

Kabhi bhi apan pesanal jānkari koi ke nai do jiske āp bharosa nai karta he. Sab tāem koi se chek karwao jis ke āp bharosa karta he. Agar āp ke benk se koi kōl ya mesaj āe jis ke bare me āp shūa nai he, to benk ke faun namba onlāin chek karo. Ulong ke siddha kol karo pata lagae ke ki i koi dhoka to nai he.

Kuch paisa de walan ulong se faida mānge uṭhae jon visa pe he. Dheyan rakhna agar:

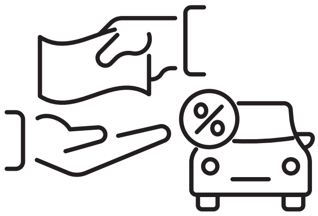
- ulong safa se chiz samjhai nai
- ulong jōr kare ki hali se sāin karo
- ulong bahut jada biyāj chāj kare
- ulong bole ki āp ke visa se koi lena dena nai he.



BIYĀJ

Agar āp karjā liya he to āp ke jada rakam bhare ke paḍi jis ke biyāj bola jāe he. Āsṭrelia me kanūn ke mutābik biyāj ke meksīmam raiṭ he. Āp iske Āsṭrelian sikiuriṭi aur investmenṭs Kōmishan(ASIC) ke pāij pe pāe sakta he (asic.gov.au/for-consumers/loans-and-credit-cards).

Agar koi usse jada chāj kare he, to āp ASIC ke sakta he ripōṭ kare (asic.gov.au/about-asic/contact-us/report-issue-to-asic/).



KARJĀ

Ek mōṭar ke karjā ke matlab he ki āp paisa liya he ek mōṭar kharide ke. Āp mango uske lauṭār ke bharo:

- jitna paisa liya raha
- aur jada paisa jiske biyāj bola jae he
- karjā ke fīs.

Āp ke paemanṭ har dui hapta ya mahina pe kare ke paḍi. Kuch paisa de walan bahut jada biyāj chāj kare he. Iske matlab he ki āp ke bahut jada aur paisa bhare ke paḍi.

Āp sab tāem jitna paisa liya he usse jada paisa bharega.

Moṭār ke karjā le se pahile

Apne āp se pucho:

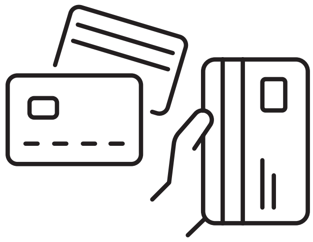
- ham paisa bachae sakta he mōṭar kharide ke jagha?
- hamar bōs hamme āe jāe ke subidha de he?
- hamme kām aur rōj ke jiwan ke khatin ekdam ek mōṭar ke jaruri he?
- ham petrol, rīpea, insuransh, registraishan aur mahina ke paemanṭ kare sakta he?

Karjā ke paemanṭ mis kare se

Agar āp paemanṭ mis kara, āp sakta he:

- paisa ke samsya me paḍe
- kōl āe u admilong se ki kahe paisa nai bhara he
- bhawish me Āsṭrelia lauṭe ke kaṛa paḍi.

Agar āp mōṭar ke karjā liya he to **āp sakta he 11% se 16% tak jada paisa bhare kahes** ki āp paisa manga raha. Jon admilong ke pās ṭemparari visa rahe he ulong ke paisa de walan jada biyāj chāj kare he.



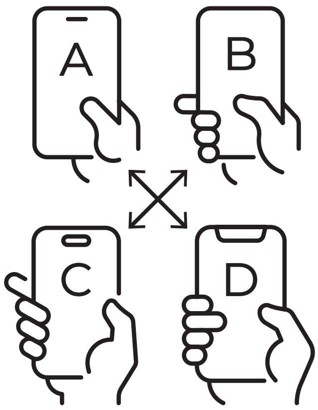
KREḌIṬ KĀḌ

Ek kreḍiṭ kāḍ āp ke mãngal paisa se chij lon ke dām ke bhare ke mauka de he. Āp age chal ke u lewal paisa mango bharo. Paisa le ke koi chij ke dām bharo, u ek rakam ke karjā he.

Dheyān rakhna:

- agar āp pura paisa har mahina nai bhara to benk āpke aur paisa chāj kari – jada kar ke 20% biyāj
- deri me paemanṭ ke matlab he aur jada fīs
- āp asãni se bahut bhari karja me hoe jāega.

Kreḍiṭ kāḍ tabe istāmal karo agar āp jãnta he ki u kaise kām kare he. Sab tāem saīn kare se pahile sawal pucho. Kreḍiṭ kāḍ chune ke salah ke khatin Manismāṭ websāiṭ pe jāo (moneysmart.gov.au/credit-cards).



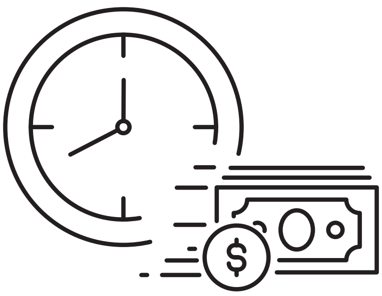
FAUN KE PLENLON

Faūn la kampani lon (Opṭas, Telsṭra, Voḍafaūn aur sab) sāit nawa faun ke sathe ek plen dai. Iske matlab he ki āp faun ke aur faun ke sebis ke 12, 24, ya 36 mahina me bharega.

I sawal pucho:

- pura konṭrekṭ ke sab kharcha kitna he?
- agar ham ghare hali chal diya to ham konṭrekṭ kensal kare sakta?
- hamme pura dām bhare ke paḍi agar ham chal diya?
- faun hamme rakhe ke khatin mil jāi?

Sujhao: āp ek baisik faun karid ke pri-pāiḍ kreḍiṭ ke istamāl kar ke paisa bachāe sakta he. Kafi faun eps jaise Faisbuk masenja ya waṭsap sake istamāl kare.



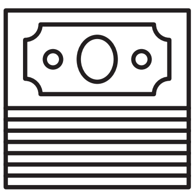
WAHI ROJ AUR TALAB KE DIN LA KARJĀ

Kuch paisa de walan jaldi se karjā de he. Ulong sait boli:

- 'koi kreḍiṭ chek nai hoi'
- 'jaldi aprūv hoi'
- 'paisa āj mili'

Lekin ulong kafi tāem:

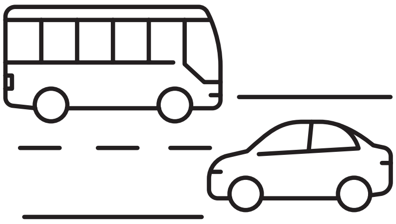
- bahut jada biyāj aur fīs chāj kari
- jitna āp liya he use bahut jada paisa lauṭār ke mangiye
- kanūni rasta laiye agar āp nai bhara.



Agar āp $100 liya he aur $200 bharta he, to i sahi nai he. Iske bola jāe he dhoka ya anneyāe wala karjā.

I karjālon sake:

- tanao ya sharam de
- bahut bhari karjā me le jāe
- āp ke swast aur kām kare ke shakti pe asar kare.



ĀE JĀE LA ṬRANSPŌṬ AUR BŌS KE BHUMĪ

Āp ke PĀM skim ke bōs mango āp ke rahe la jagha aur kām la jagha ke āe jāe ke subhida do.

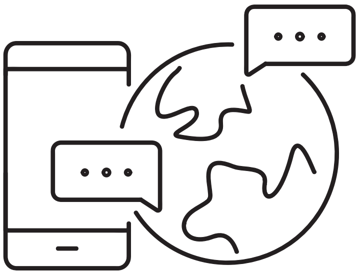
Iske matlab he:

- āp ke jaruri nai he kām pe āe jāe ke khatin ek mōṭar kharide ke
- āe jāe ke sadhan sab karamchāri ke khatin mãngo surakchit raho
- āe jāe ke koi bhi paisa ke kaṭaoti mango likhit me sahmat raho.

Kām dewalan sake he PĀM skim apruvḍ gāiḍlāin aur vivran ke khatin (sections 10.5.7 and 10.11.9) chek kare.

PĀM SKIM KARAMCHĀRI KE KHATIN SAHAETA

- Apan PĀM skim ke bōs ya welfea aur welbing ofisa se bāt karo.
- PĀM skim sapōṭ sebis lain: 1800 51 51 31 pe kol karo
- Imail: (palm@dewr.gov.au)
- (www.palmscheme.gov.au) pe jāo
- Neshanal Ḍebṭ helplāin ke muft aur gopniye bāt chit ke khatin 1800 007 007 ya (www.ndh.org.au) pe sampark karo



Dusra bhasha me samjhae la mangta?

Ṭranslaiṭin aur Inṭapreṭin sebis (TIS Neshanal) ke 131 450 pe kol karo. Ulong sake he Pām skim sapoṭ sebis ke lain pe kol kare jaha pe āp apan bhasa me sakta he bāt kare. Ulong aur bhi veosāe aur sapōt sebis ke āp ke khatin sake kol kare.