

**2026 VINNIES WINTER APPEAL**

**Schools kit**



**HOMELESSNESS CAN BE JUST ONE SUDDEN CRISIS AWAY**

This Winter Appeal, how will your school community support people at risk of or experiencing homelessness, giving them immediate and long-term practical support to rebuild their lives?



Letter to Schools.....2

Case Study - One crisis away from homelessness .....3

National Statistics on Homelessness...5

How your school can support the Vinnies Winter Appeal.....6


Beanie Challenge .....8


I Have... Who Has.....14

Design a Vinnies Food Hamper .....17

Cost of Living Simulator .....20

**SHARE YOUR EFFORTS BY TAGGING US!**

 **@VinniesYouthNSW**

 **@NSWVinniesYouth**



## Dear Vinnies School Communities,

First and foremost, we would like to extend a thank you for your continual, unwavering support towards the mission and work of the Society of St Vincent de Paul and especially our annual Winter Appeal.

Our focus for this year is acknowledging the reality that we are one situation away from experiencing homelessness. As a larger Australian society there is a consensus that homelessness is something that will never impact us and that the picture of homelessness is what is generally fed to us by mainstream media. As we live in a time where the threat of homelessness can affect anyone. Homelessness could affect a neighbour, a colleague, a friend, a classmate, a relative – it's never a choice, but sometimes it's the only option.

Research has found the number of people seeking assistance from specialist homelessness services has been steadily increasing year on year. In 2024-25, nearly 289,000 people were assisted by specialist homelessness services (AIHW, 2025).<sup>1</sup>

The Society works with people who are experiencing or are at risk of experiencing homelessness every day, providing individuals with assistance with food, clothing, household bills, counselling, housing and early intervention support to prevent hardship from becoming chronic. We're able to make this impact because of the generosity and goodwill shown by supporters of the Society through initiatives such as the Vinnies Winter Appeal.

The continual growth in the rate of homelessness has further shown how necessary it is for the Society to continue with our annual Winter Appeal; with it being one of our most impactful fundraising activities. Your support plays a crucial role in its success, by allowing our members and services to meet people's needs with a hand up of support. Thank you for your continued help and for spreading the word to encourage others to take part.

There are many ways you can involve your school community in this year's Vinnies Winter Appeal:

- See our **Digital Schools Resource Kit** for classroom activities, an overview of different fundraising activities you may like to do and other great resources to support your Appeal
- **Material donations of food and winter woollies** are another wonderful way to support those in need; our How to Give Guide (page 6) in this kit suggests some ways your school can provide material assistance this Winter.
- **Financial donations** greatly assist our services and local Conferences to deliver much needed support to those struggling this Winter. To donate, please visit <https://donate.vinnies.org.au/donation-hub>

## The Vinnies Youth Team



<sup>1</sup> Specialist homelessness services annual report 2024-25, Client geography - Australian Institute of Health and Welfare



## One crisis away from homelessness

David had a plan to get by when his landlord gave notice to renovate the place he called home for 12 years.

As a long-time formwork carpenter, spending more than a decade working on high rise projects, David was used to the routine of work. Taking on a Fly-In, Fly-Out role in the mines, David mapped out a plan where he would put his belongings in storage, continue to work, and stay at a hotel and with friends on his days off.

What he hadn't taken into consideration was the job falling through.

With modest savings to draw upon and the hope of another job on the horizon, David believed he had only encountered a slight bump in the road. Instead, his situation quickly spiralled into a crisis.

"I was thinking, 'how am I going to get out of this?'," recalls David.

Spending several months in an uncertain cycle of living from one day to the next out of a suitcase, David braved the elements on the streets and near the ocean, relying on the kindness of strangers for food.

He filled his days walking from his makeshift campsite to the library where he read and used the wi-fi to look for jobs. Each application started with hope but soon the reality of his situation set in.

"When you haven't got an address... you haven't got a razor to make yourself presentable for an interview, it's very hard."

Each night David returned to his makeshift campsite, located underneath a fort near a playground, filled with the anxiety of not knowing if his belongings would be there waiting for him.

One night he discovered a sandwich bag alongside his suitcase, containing a note that lifted his spirits.





## I hope this helps

Here's \$3

Charlie

aged 7

David never imagined becoming homeless. He didn't envision how one hitch could lead to so many things coming undone so quickly. Three dollars wasn't going to change his circumstances, but such an act of random kindness gave hope that he wasn't forgotten. As the weeks went by and his suitcase began to deteriorate, David headed to a nearby Vinnies Shop in search of a replacement. In speaking with the shop staff and opening up about his circumstances, Deb, the shop manager, recognised David as someone in need and was driven to lend a hand.

"He mentioned how he didn't get much sleep as any little sound or movement had him on edge," says Deb.

After reaching out to a few connections and being directed to a nearby crisis accommodation service run by the St Vincent de Paul Society, Deb called to see if a bed was available for a stranger she had just met.

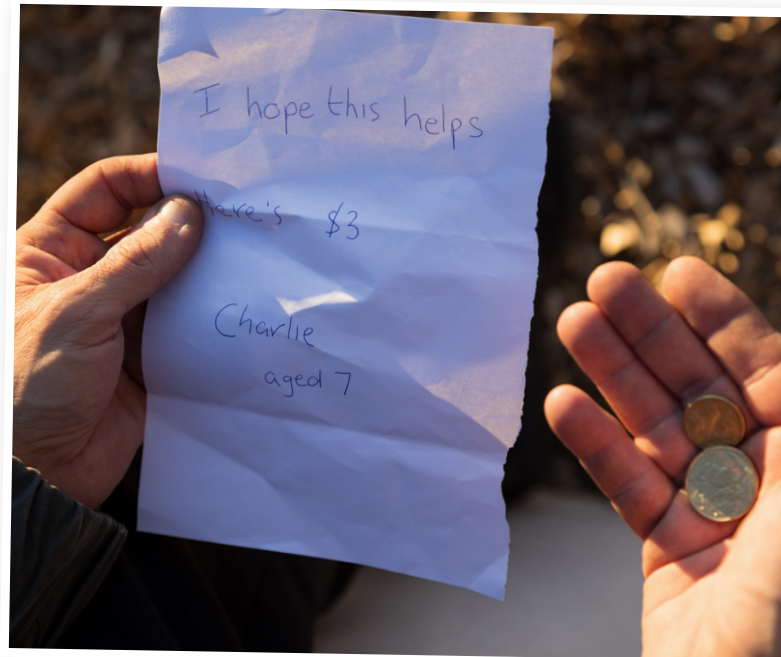
For the first time in a long time, David caught a break in his situation.

David spent two weeks at the service where he experienced a newfound appreciation for things he previously took for granted. A bed to sleep in. A shower to wash himself. Meals throughout the day.

He worked with the service staff to apply for housing and found a one-bedroom unit that he now calls home.

Having lived in survival mode, unsure of what the next day would bring or where his next meal would come from, Vinnies gave David the support to get back on his feet and look towards tomorrow.

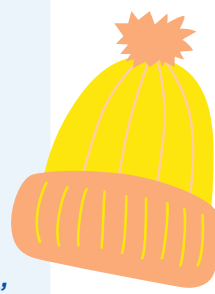
"I got the place on the Wednesday, and I moved in on the Saturday. I lost everything in my storage unit. Vinnies organised furniture, fridge, appliances – the lot – cooking utensils, sheets, pillows. They supported me the whole way and with everything I needed," says David.



David is now back on the worksite and has kept in touch with the crisis accommodation service that was there for him. He keeps the note he received from Charlie as a reminder of the support he's received.

**Your support of our Vinnies Winter Appeal will ensure people like David have somewhere to turn to in times of need.**





# National Statistics - Homelessness

## LONG-TERM HOMELESSNESS

Data from the *Report on Government Services (Productivity Commission)* shows there has been a 25% increase in recent years in the number of people in 'persistent homelessness' (people without stable housing for long periods), with approximately 37,779 people experiencing this across 2023-24

**ABC News January 2025 'Grim numbers as Australians experiencing long-term homelessness rise by 25 per cent.'**

**ABC News November 2024 'Services overwhelmed as 3 million at risk of becoming unhoused, says Homelessness Australia report'**

More than 56,000 people who needed crisis or long-term accommodation in 2024-25 couldn't be assisted by homelessness services due to lack of available housing options.

**Mission Australia January 2026 'ROGS reveals worsening housing and homelessness crisis.'**



## YOUTH HOMELESSNESS

A quarter of the homeless population of Australia is aged between 10-24 years of age.

Half of those aged 15-24 years who reached out to specialist homelessness services were turned away each night because they could not be accommodated.

**YFoundations report: 'The reality is Australia is experiencing a youth homelessness crisis.'** 10 April 2025



## RENTAL STRESS

A report commissioned by *Homelessness Australia* estimates 2.7-3.2 million Australians are now at risk of homelessness due to rental stress, low income and poor access to affordable housing.

**ABC News November 2024 'Services overwhelmed as 3 million at risk of becoming unhoused, says Homelessness Australia report'**

2026 Report on Government Services shows more than 2 in 5 (43%) of low-income renters are in rental stress and at risk of homelessness, even with government rental assistance.

Over 250,000 households were waiting for social housing in 2024-25, including over 122,000 in greatest need, and waitlists have grown by about 12%.

**Mission Australia January 2026 'ROGS reveals worsening housing and homelessness crisis.'**

Independent housing advocacy reports have found that for many Australians:

- you need an income of about \$130,000 a year just to avoid rental stress on a typical unit – much higher than the median income of approximately \$72,500.

**The Guardian March 2025 'Staggeringly high: Australian renters need \$130k income to afford average property, report shows.'**

## 'WORKING POOR'

There has been a 5% rise in the number of families with children seeking homelessness service, while the number of families experiencing homelessness entering services increased by approximately 11%.

**news.com.au August 2025 'Alarm over surge in Australian 'working poor''**

**If you or someone you know needs support, please call our helpline on 13 18 12.**

# How to Give



## MATERIAL DONATIONS

Contact your Vinnies Youth team members to connect you with your local Conference, support centre or service to confirm their donation needs.

Please ensure all donated items are in new condition and have a 6-month use-by date.



## SCHOOL SLEEPOUTS

A School Sleepout is a great way for students to experience the impacts of homelessness in a safe environment, while also raising funds and prompting action in your school community.

Your local Conference or Vinnies Youth team member can support your School Sleepout with stories of their experiences providing assistance to those we support.



## FINANCIAL DONATIONS

You can make a financial contribution to our Winter Appeal through:

- Vinnies Website  
[www.vinnies.org.au](http://www.vinnies.org.au)
- Direct Debit  
**Bank Name:** Commonwealth Bank  
**Account Name:** St Vincent de Paul Society Appeals Account  
**Account Number:** 10057471  
**BSB Number:** 062 193  
**Branch:** LEICHHARDT NSW

Please be sure to reference your direct debit with SCHOOL NAME – WINTER APPEAL

Remittance advice should be provided for all donations. Please email [remittances@vinnies.org.au](mailto:remittances@vinnies.org.au)



## PRAYER AND ADVOCACY

Your school community can make a difference to those experiencing homelessness by praying for shelter, safety and hope.

Through prayer, we remind students of the importance of empathy and compassion.

Schools may wish to gather for prayer during assemblies or in the classroom, as well as encouraging individual or small group prayers. These simple acts help create solidarity with those in need, ensuring they are not forgotten this Winter.

Resources are available at:

[youthnsw.vinnies.org.au/resources](http://youthnsw.vinnies.org.au/resources)



# Winter Warmers

## Other ways you can support the Vinnies Winter Appeal

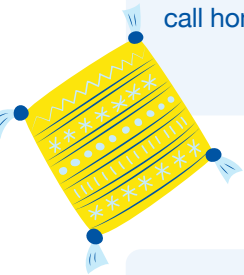


1

### SLEEP OUT FOR CHANGE

Spend a night sleeping outside your comfort zone to raise awareness and vital funds for people experiencing homelessness.

A School Sleepout is a powerful way to build empathy and spark meaningful conversations about housing insecurity. By choosing to give up their warm bed for just one evening, students can stand in solidarity with those who don't have a safe place to call home.



2

### CANS FOR CARE

Join 'Tinnies for Vinnies' by collecting canned and non-perishable food to support your local Vinnies Conference or food van.

Your contributions provide nutritious meals for people facing food insecurity this winter. To make your donation even more meaningful – add a sticker or note with a kind message – a small gesture can bring a big smile.

Items to donate include soups, beans, pasta sauces, canned vegetables and other non-perishable foods.

3

### LEND A HAND

Giving your time is one of the most meaningful ways to make a difference.

Volunteer at a Vinnies shop or local community event to support people doing it tough. Whether you're helping to sort donations, serving in the shops, or simply offering a friendly ear, every act of kindness helps bring comfort and warmth this winter.



4

### SERVE UP HOPE

A warm meal is a simple way to show you care.

Host a baking sale, a soup-making day, or a cooking event and donate the proceeds to Vinnies. Whether you're baking sweet treats, preparing hearty soups, or making sandwiches, your efforts help bring comfort and hope to people who may be struggling this winter.

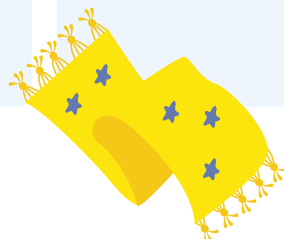


5

### SHARE THE WARMTH

Even small items can make a big difference. A cozy blanket, warm coat or thick socks can bring comfort to someone facing the winter cold.

Organise a collection drive at your school and donate essential items to Vinnies. Your contributions help keep individuals and families safe, warm and cared for this season.



6

### GOLD COINS FOR CARE

Organise a gold coin donation day at your school and invite everyone to give what they can. Whether it's a casual clothes day, a themed fundraiser or a fun challenge, every dollar collected helps provide food, shelter and essential support to people in need.



## PRIMARY ACTIVITY

# Beanie Challenge

## OBJECTIVE

To build awareness about homelessness in Australia and create a display that reminds our school community to care for others.

## MATERIALS YOU NEED

- Beanie printouts
- Colour pencils or markers
- Paddle pop sticks
- Your creativity!

## INSTRUCTIONS

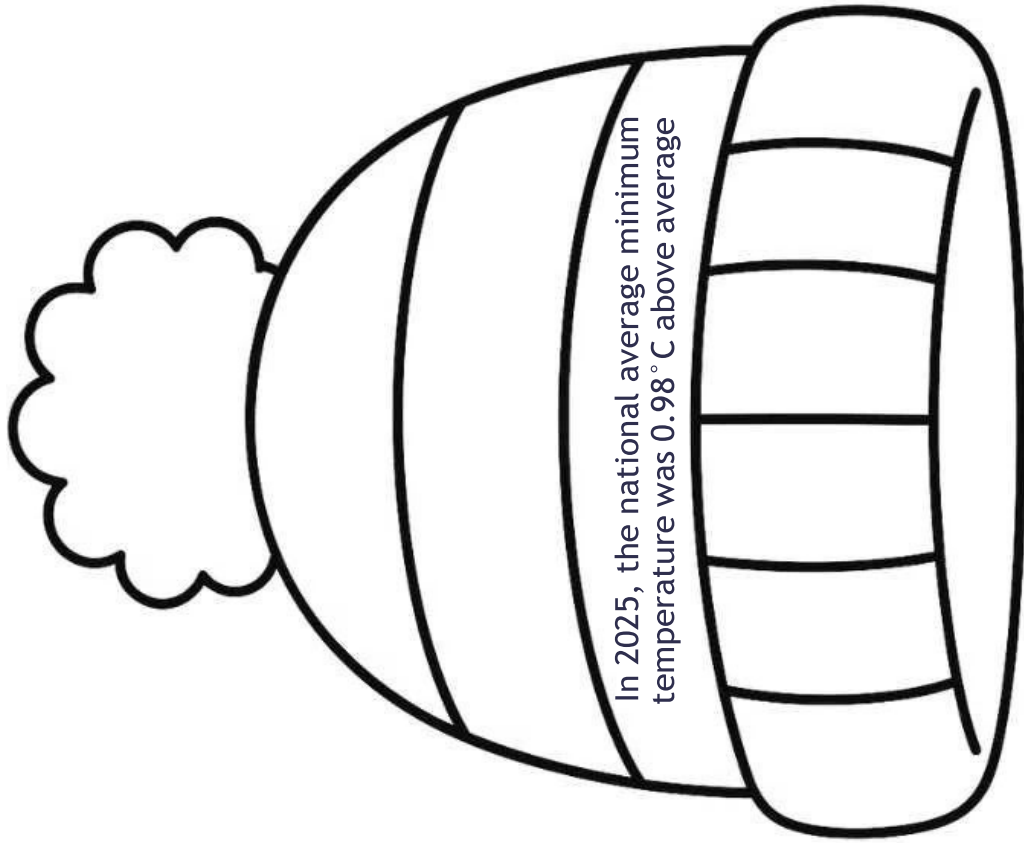
- Print your beanie template. Template on next page.
- Colour in your beanie. Make it bright, bold, and unique. Add acts of kindness to the beanie that you can complete throughout the winter season.
- Learn and chat about the facts. Talk with your peers about the facts you read and why kindness matters.
- Cut out your beanie carefully. Once it's ready, cut along the outline.
- Attach it to a paddle pop stick. This turns your beanie into a mini kindness display!
- Show off your work, and don't forget to do the acts of kindness you wrote on your beanies! Display your beanie proudly and observe the impact that acts of kindness can have.



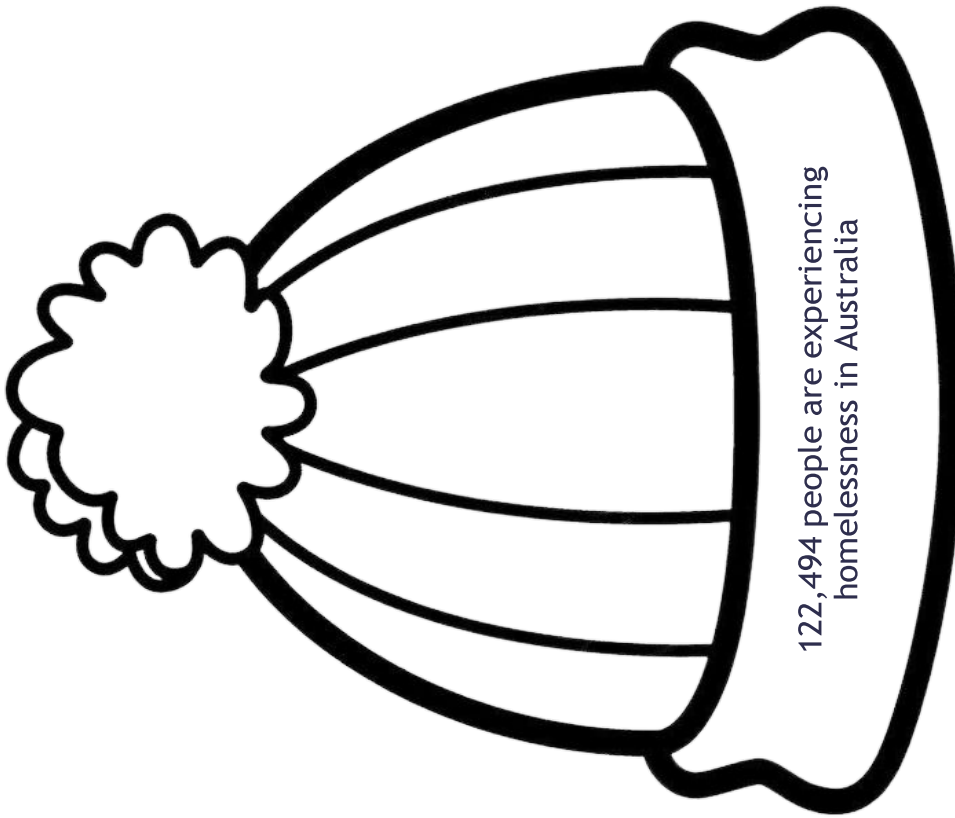
## CHALLENGE

Can you inspire your whole school to decorate a beanie and complete an act of kindness?

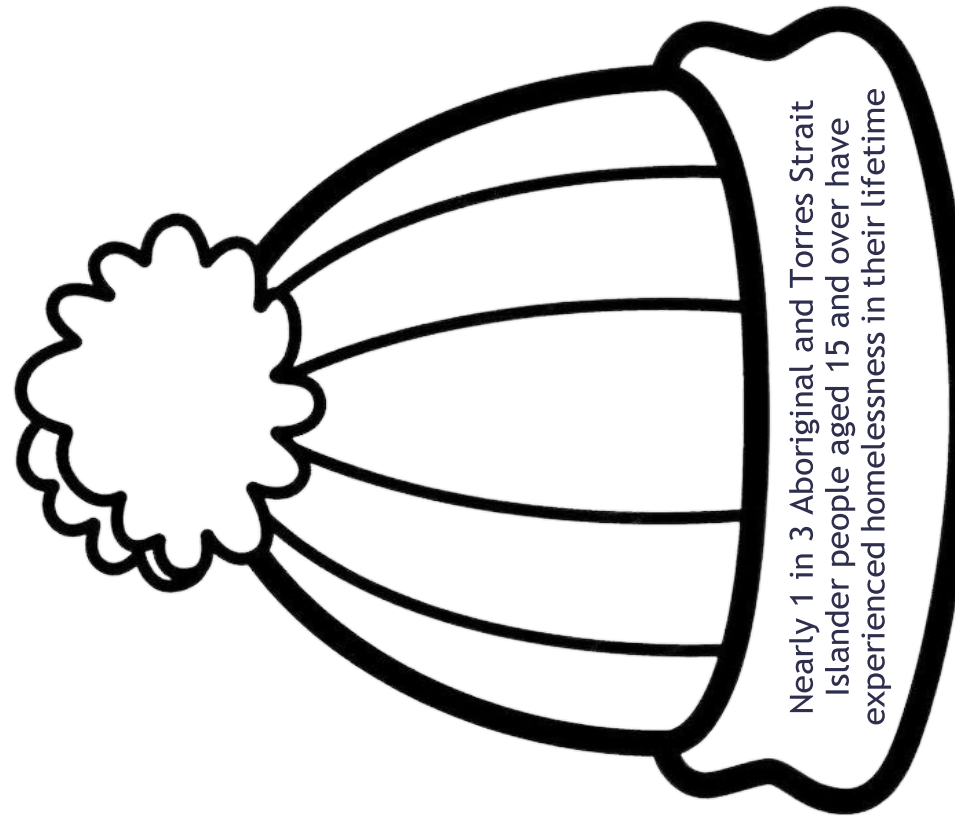
Can your class/school use your beanies to show one of the real facts about homelessness?



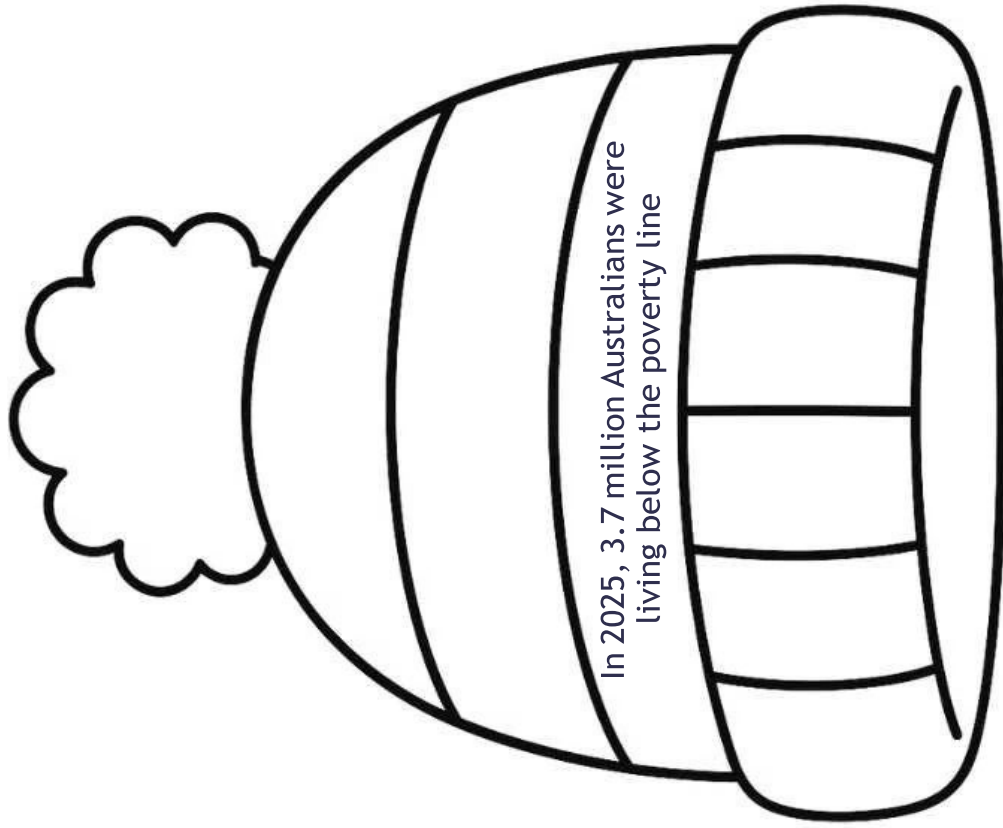
Source: BoM, 2025



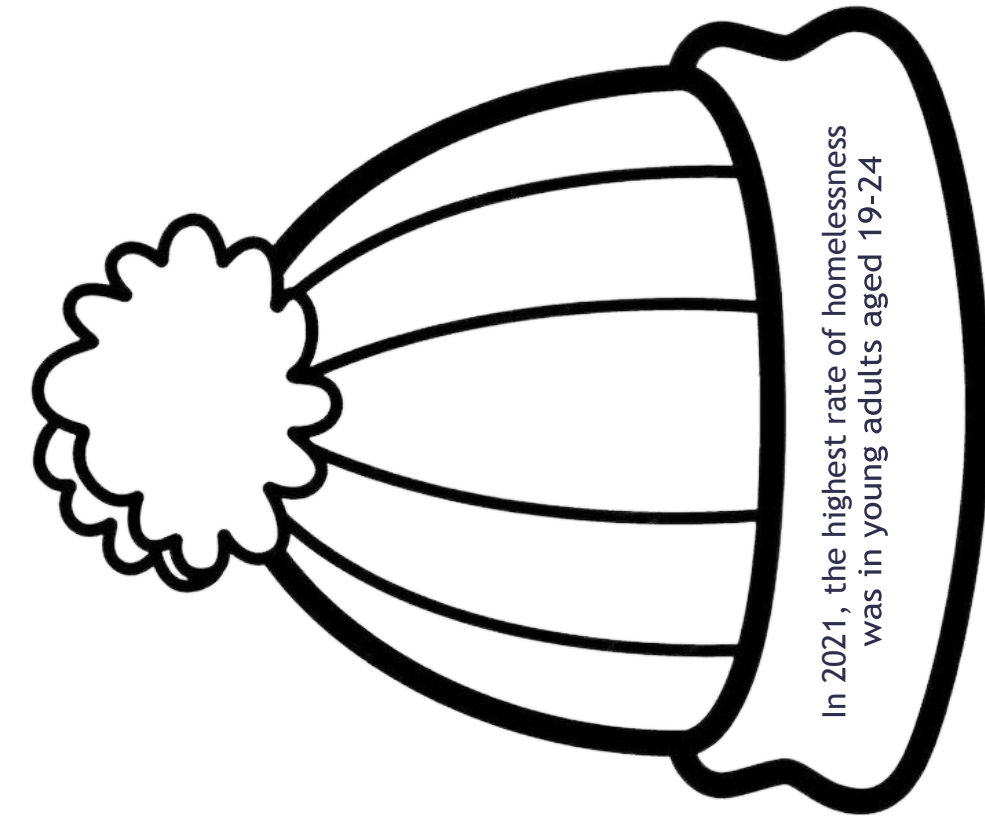
Source: ABS, 2021



Source: Homelessness Australia, 2025

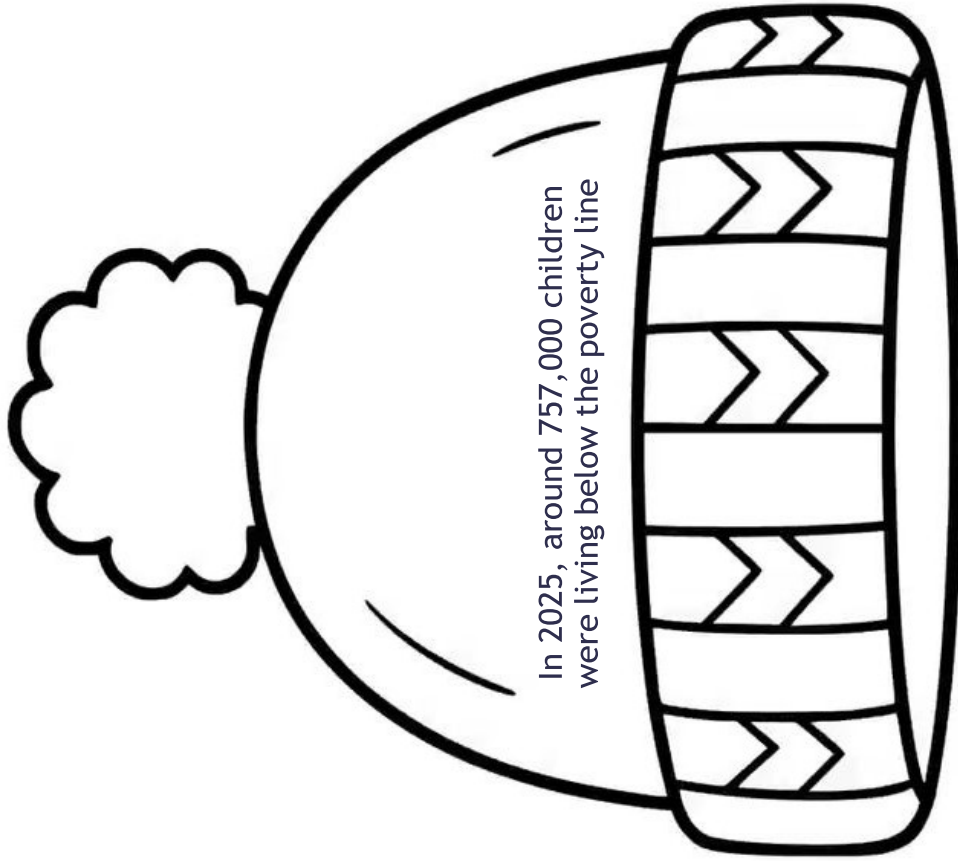


Source: ACOSS, 2025



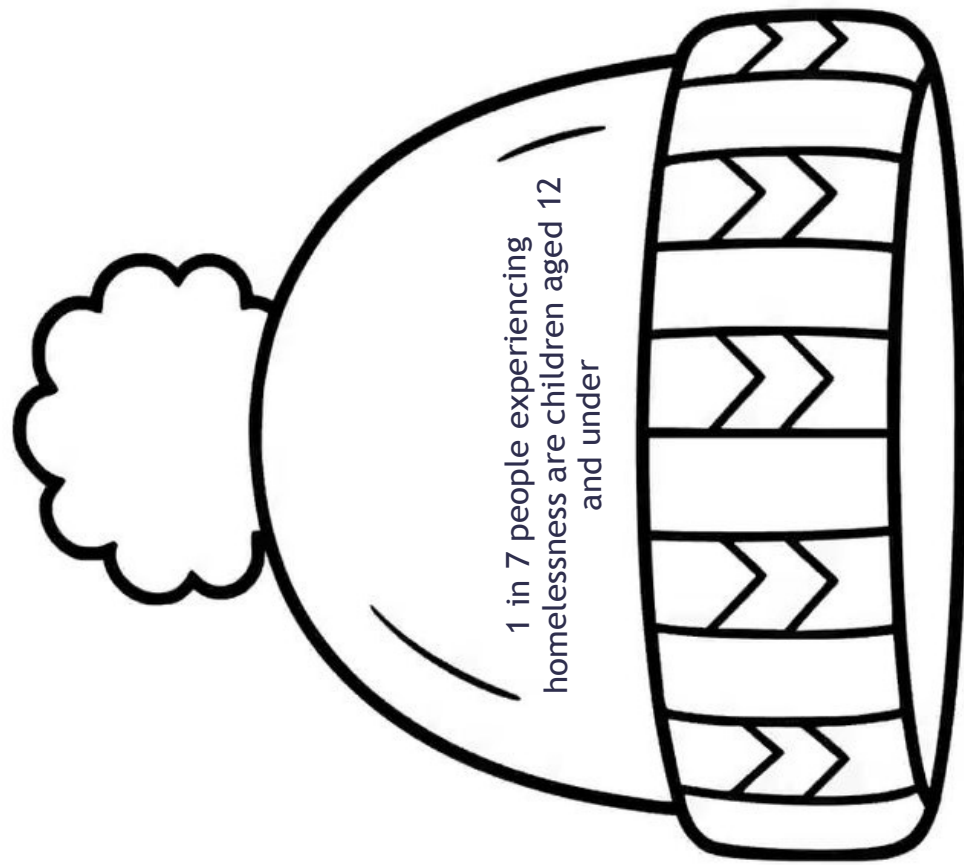
In 2021, the highest rate of homelessness  
was in young adults aged 19-24

Source: ABS, 2021

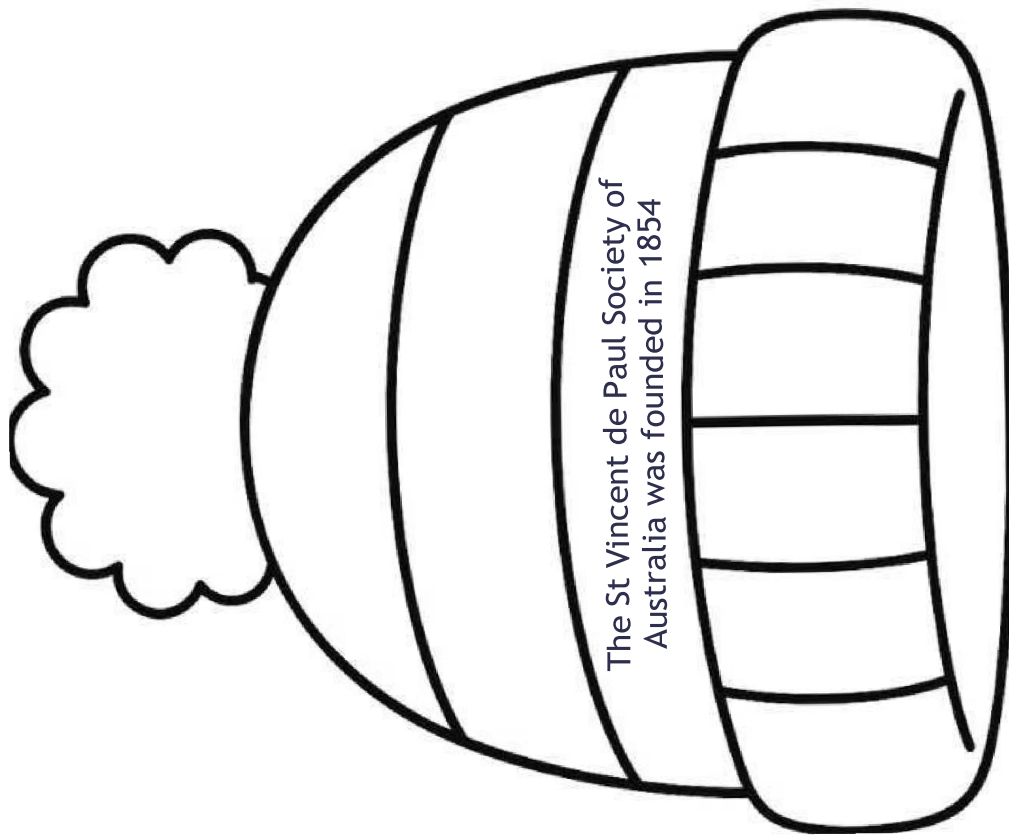


In 2025, around 757,000 children  
were living below the poverty line

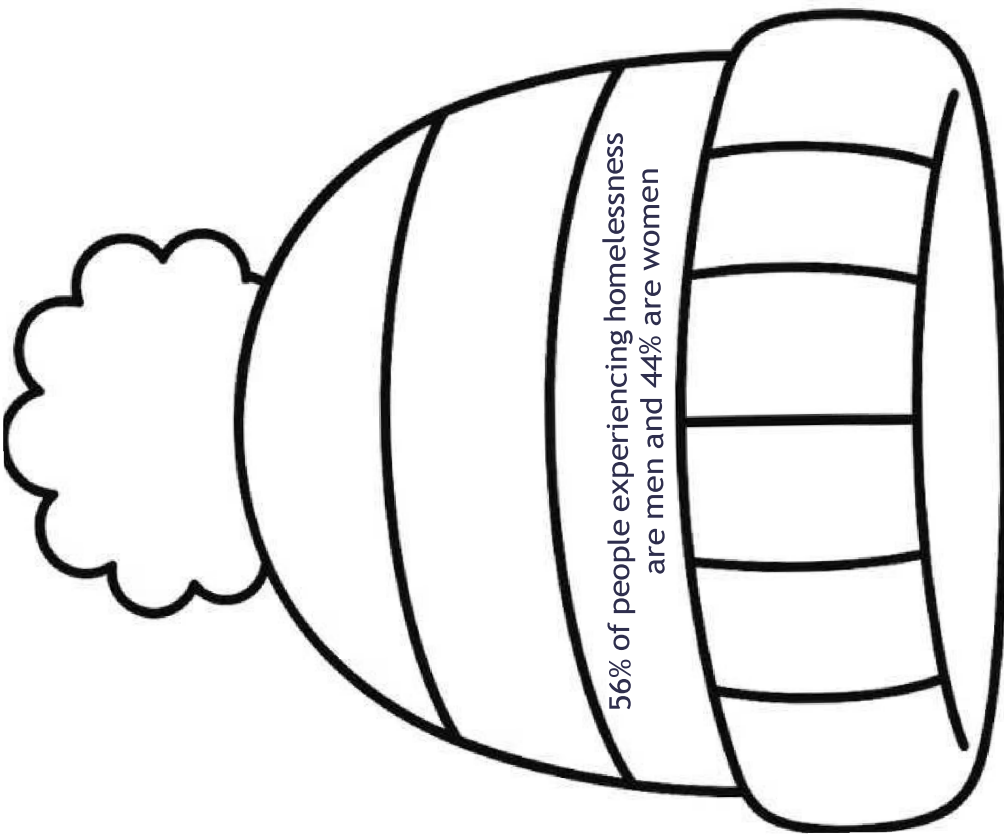
Source: ACOSS, 2025



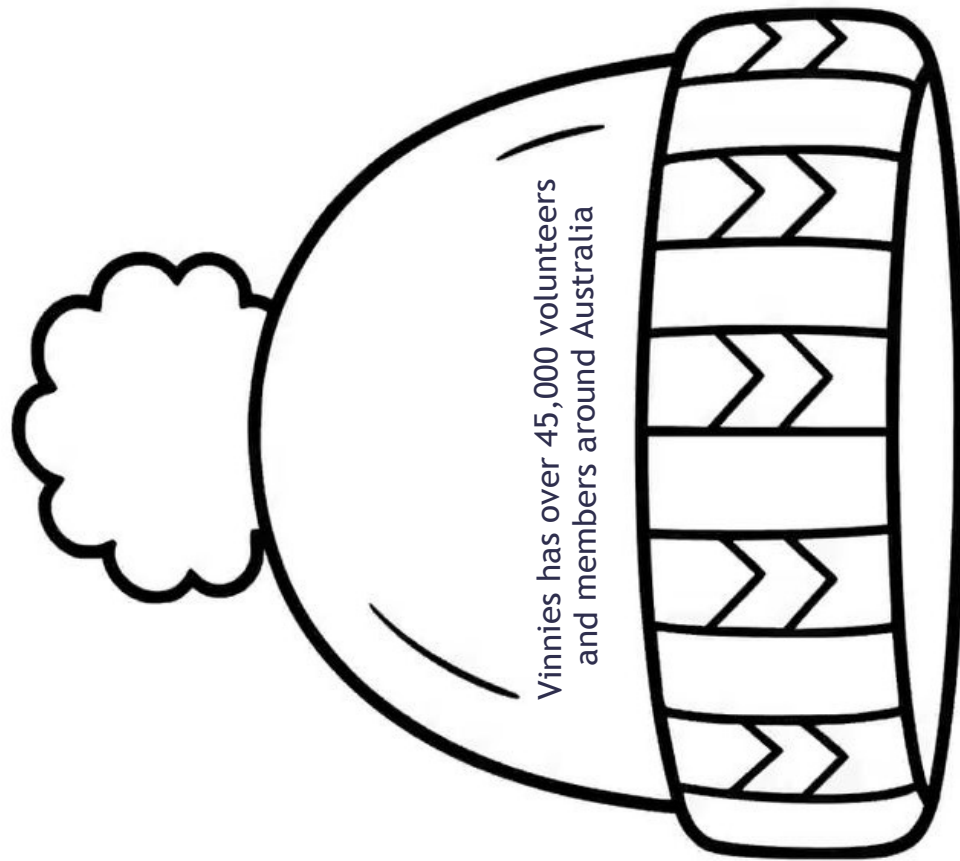
Source: ABS, 2021



Source: St Vincent de Paul Society, 2025



Source: ABS, 2021



Source: St. Vincent de Paul Society, 2025

## PRIMARY ACTIVITY

# I Have... Who Has...

## OBJECTIVE

To learn simple ways we can give back, help others, and support our community.

## MATERIALS YOU NEED

- “I Have, Who Has” cards (see page 15)
- Space to move around

## INSTRUCTIONS

- Shuffle and hand out cards. One card per person.
- Find the star card. The person with this card starts the game by reading their card aloud.
- Listen carefully to the “Who has...?” question. Find the person whose card has the matching answer.
- Keep the game going. Each person reads their card when it’s their turn.
- Play until the loop is complete. The game ends once you link back to the first card with the star on it.



## THINK DEEPER

Why do you think it’s important not to make assumptions about someone’s life when we don’t know their story?

How could you start using more of these actions in your everyday life?

Are there any questions that have more than one correct answer option?





**I HAVE...**

A friendly smile.

**I HAVE...**

Saying, “Hi, are you okay?”

**WHO HAS...**

A way to check in on someone who might be having a tough time?

**WHO HAS...**

A way to include someone who looks lonely or left out?

**I HAVE...**

Inviting them to join my game or group.

**I HAVE...**

A friendly “hello!”, a big smile and a helping hand.

**WHO HAS...**

Something we can give someone that doesn't cost any money?

**WHO HAS...**

A reason someone might not have a safe place to live right now?

**I HAVE...**

Their family might be going through a hard time.

**I HAVE...**

Show respect, kindness, and understanding.

**WHO HAS...**

Something we can do instead of judging someone?

**WHO HAS...**

A way to help everyone feel welcome at school?

**I HAVE...**

Sharing, taking turns, and being friendly.

**I HAVE...**

Donating food, clothes, or toys with my family.

**WHO HAS...**

A way kids can help people in their community?

**WHO HAS...**

Words that help someone feel seen and valued?

**I HAVE...**

“I’m glad you’re here!”

**I HAVE...**

Helping, listening, and working together.

**WHO HAS...**

What caring for others looks like?

**WHO HAS...**

Something we can do to make the world fairer and kinder?

**I HAVE...**

Treat everyone with respect, no matter what they’re going through.

**I HAVE...**

Take a moment to stop and really listen to someone who needs to talk.

**WHO HAS...**

Something we can do to stand up for what’s right in

**WHO HAS...**

A simple action to make

## SECONDARY ACTIVITY

# Design a Vinnies Food Hamper

## SCENARIO

Your school has raised \$750 for Vinnies, and wants to use this money to create Vinnies Food Hampers

## YOUR TASK:

### Create 20 food hampers

Hampers are for individuals and families experiencing hardship in your local community.

## GOALS OF THE ACTIVITY

- Teach students about budgeting within a fixed amount of money and making trade-offs when resources are limited.
- Develop understanding of food costs and the real price of everyday grocery items.
- Encourage critical thinking about nutrition, quantity, and practicality when designing the Vinnies Hampers.
- Build empathy and social awareness by exploring why individuals and families may need emergency food support.
- Highlight the complexity of food insecurity, including factors such as household size, dietary needs, cooking facilities, and cultural considerations.
- Link to the mission of the St Vincent de Paul Society by demonstrating how community fundraising translates into real, practical support for people experiencing hardship.



## FACILITATOR GUIDE

- Audience: High School Students (Years 9–12)
- Duration: 30-45 minutes
- Purpose: To help students understand budgeting, financial decision-making, and the realities of living costs in Australia.

Students will work individually or in small groups to design a food hamper for a household experiencing hardship in their community. The scenario is that their school has raised \$750 for the St Vincent de Paul Society and wants to create 20 food hampers. Students begin by reviewing the price of grocery items via the Coles or Woolworths website and discussing what foods they believe should be included in a basic hamper. They should consider factors such as nutrition, quantity, cost, and practicality when making their choices.

Once groups have created their initial hamper, they will receive a challenge card. Each challenge introduces a real-life situation that may affect the household, such as a baby in the home, dietary requirements, limited cooking facilities, or a larger family size. Students must adjust their hamper to meet the needs of the household without increasing the budget.





## WHAT IS A FOOD HAMPER?

A food hamper is a collection of essential non-perishable grocery items given to individuals or families who are going through a difficult time and may not be able to afford food.

## FOOD HAMPERS USUALLY CONTAIN:

- Pantry staples (like rice, pasta, or flour)
- Protein foods (like tinned beans or tuna)
- Breakfast items
- Long-life milk
- Tinned fruit and vegetables

They are designed to provide practical, nutritious food that can last several days — sometimes longer — depending on the size of the household.

## WHY WOULD SOMEONE NEED A FOOD HAMPER?

People don't usually need food support because they've done something wrong. Most of the time, it's because life has become unexpectedly hard.

Some common reasons people may need a food hamper include: losing a job or having work hours reduced, rising rent or mortgage repayments, unexpected medical bills, escaping family violence, relationship breakdown, natural disasters and cost of living increases.

## MORE THAN JUST FOOD

A food hamper is not just a box of groceries. It represents: dignity, care, community support and hope during a hard time. Today, you'll step into the role of a community support worker and make decisions that real organisations make every day.



## SCENARIO

Your school has raised \$750 for Vinnies and wants to use this money to create Vinnies Food Hampers.

### Your task:

- Create twenty food hampers.
- Ten hampers should be allocated for families of four, five for couples, and five for individuals.
- Use the Woolworths and Coles website to find prices for each item.

### Your group must decide:

- What food items to include
- How many of each item
- How to stay within budget
- How to ensure the hamper is nutritious and practical.

## THINGS TO CONSIDER

### Budget

- On average, you have \$37.50 per hamper, but your hampers can differ for an individual vs a family.
- If you overspend, you won't be able to make all 20 hampers.
- What trade-offs will you need to make?

### Nutrition

- Does your hamper include protein, carbohydrates, and some fruit or vegetables?
- Will the food provide balanced meals?
- Is it enough food to realistically support someone for several days?

### Practicality

- Does the household have a stove? An oven? A microwave? Just a kettle?
- Are the meals easy to prepare?
- Do they require extra ingredients you haven't included?

## SCENARIO: CHALLENGE CARDS

Once students have completed the shopping for the food hampers, add some challenge cards to the mix. Students will need to re think some of their previous decisions.

### CHALLENGE CARD

One of the hampers you have been asked to provide requires baby formula to be purchased (\$18). If required, adjust purchases in other hampers to ensure you stay within budget.

If your total cost is over budget, swap or remove items!



### CHALLENGE CARD

One of the family hampers has a child who must have gluten free foods, please ensure that this hamper has appropriate food sources for this child.

If your total cost is over budget, swap or remove items!



### CHALLENGE CARD

You have been asked for five of the hampers to be appropriate for people who are currently sleeping in their cars. Ensure that the hampers suit people who do not have access to an oven or stove top.

If your total cost is over budget, swap or remove items!



## SECONDARY ACTIVITY

# Cost of Living Simulator

## GOALS OF THE ACTIVITY

- Teach students about budgeting, income vs expenses, and financial priorities.
- Raise awareness of real-world costs (housing, food, transport, education, etc.).
- Encourage empathy and social justice thinking (e.g., what it's like to live on minimum wage or Centrelink).
- Link to Vinnies' mission by including scenarios around financial hardship and community support.

## FACILITATOR GUIDE

- Audience: High School Students (Years 9–12)
- Duration: 60–90 minutes
- Purpose: To help students understand budgeting, financial decision-making, and the realities of living costs in Australia.

Each student or group is given a character with their own income, living situation, and basic expenses. This is the person you will play for the whole activity. You start by writing down your income and your regular costs such as rent, food, transport, and phone bills so you can see how much money you have left.

During the activity you will draw chance cards. Each card gives you a real-life situation and two choices. You choose one option and update your budget based on what happens. Some choices will cost money, some will save money, and some might create extra stress or time pressure.

Students can also have the option to complete practical tasks such as planning a week of groceries, choosing transport, or deciding which bills to pay. These tasks are optional and teachers can include them if they want students to explore real-world decisions in more depth.

As you move through the activity, keep track of everything you spend and save, along with how each decision affects your character. Your budget will change often, so the aim is to make it last while still meeting your needs.

At the end of the activity you will reflect on what you found difficult, what you learned about budgeting, and what surprised you. The class can then discuss how different characters faced different challenges and what this shows about the real cost of living and the support people might need.

## LEARNING OUTCOMES

### Students will:

- Understand basic budgeting principles.
- Explore the impact of income, expenses, and unexpected events.
- Reflect on financial stress and social justice.
- Learn about support services like Vinnies.



## Your car breaks down

### Do you:

Take it to the mechanic and get it fixed  
\$500

or

Start catching the bus?

## You are unwell

### Do you:

Visit the doctor for \$70

or

Wait and hope you get better

## Your phone stops working

### Do you:

Buy a new one for \$300

or

Buy a second-hand one for \$100

or

Go without a phone

## You lose your job.

### Do you:

Start looking for a new one immediately

or

Take a break and rely on savings

## You receive a \$120 electricity bill

### Do you:

Pay it now

or

Delay payment

## You receive a surprise \$100 gift.

### Do you:

Spend it on something fun

or

Use it to pay bills or save

## You're offered a free short course

### Do you:

Take time off work to attend

or

Skip it

## You're feeling overwhelmed and stressed

### Do you:

Take a mental health day off work

or

Push through and keep working

## You're invited to a friends b-day dinner

### Do you:

Go, knowing it will cost you \$60

or

Stay home

## Your child is unwell

### Do you:

Visit the doctor for \$70

or

Wait and hope they get better

**Your child needs new shoes and clothes.**

**Do you:**

Buy new items for \$80

or

Buy second-hand or ask for donations

**Your parent asks for help paying a bill.**

**Do you:**

Give them \$100 from your savings

or

Say no and keep your money

**You have a major school assignment due.**

**Do you:**

Take time off work to finish it

or

Work your shift and rush the assignment

**Your child's daycare fees go up by \$50/month.**

**Do you:**

Keep them enrolled

or

Pull them out and stay home

# Outcomes

## Your car breaks down

### Option A: Fix the car (\$500)

- You lost a big chunk of your savings.
- You can keep getting to work/school easily.

### Option B: Start catching the bus

- You save money up-front.
- Trips take longer and may impact work/study.

## Your phone stops working

### Option A: Buy a new phone (\$300)

- You get a reliable phone straight away.
- A big, unexpected expense.

### Option B: Buy second-hand (\$100)

- Cheaper but might not last as long.

### Option C: Go without

- You save money.
- Harder to stay connected, organise work, childcare, etc.

## You receive a \$120 electricity bill

### Option A: Pay now

- You stay on top of bills.
- Less money left for groceries or other needs.

### Option B: Delay payment

- You have money now for essentials.
- Late fees of \$75.

## Free short course opportunity

### Option A: Take time off work

- You learn new skills that might help long-term.
- You lose income for the day.

### Option B: Skip it

- You keep earning money.
- You miss an opportunity for growth.

## You're feeling overwhelmed

### Option A: Take a mental health day

- You get a break and look after yourself.
- You lose \$50 of your pay

### Option B: Push through

- You keep up with work/school.
- Stress may get worse over time.

## Your child is unwell

### Option A: Visit the doctor (\$70)

- Your child gets proper care.
- Costs money you may not have budgeted.

### Option B: Wait it out

- You save money at the time.
- Your child got worse and cost is now \$200 for appointment and medication

## Friend's birthday dinner (\$60)

### Option A: Go

- You socialise and feel included.
- You lose \$60 from your budget.

### Option B: Stay home

- You save money.
- Your friend was upset

## You are unwell

### Option A: Visit the doctor (\$70)

- You get proper medical advice.
- It costs money you may not have.

### Option B: Wait it out

- You save money.
- Your condition gets worse and you have to pay double for an urgent appointment and medication (\$140)

## You lose your job

### Option A: Apply for work immediately

- More chance of faster income.
- Stressful when you're already overwhelmed.

### Option B: Take a break and use savings

- Time to rest and reset.
- Savings run out quickly.

## You receive a surprise \$100

### Option A: Spend it

- Fun treat and short-term happiness.
- No long-term financial benefit.

### Option B: Use it for bills or savings

- Helps reduce stress and future pressure.
- Not as exciting in the moment.

## Child needs new clothes/shoes

### Option A: Buy new (\$80)

- Good quality items that last longer.
- Big cost upfront.

### Option B: Buy second-hand or ask for donations

- Cheaper \$10
- Limited options

## Major school assignment due

### Option A: Take time off work

- More time to complete quality work.
- You lose income that week.

### Option B: Work shift and rush the assignment

- You keep your income.
- You may get a lower grade due to stress/time pressure.

## Parent asks for help paying a bill

### Option A: Give them \$100

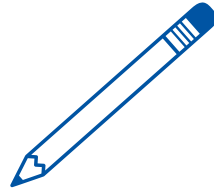
- You support your family.
- Your savings go down and you now are \$30 short for your rent

### Option B: Say no

- You protect your budget.
- You may feel guilty or stressed.



# My Budget



Item	Average Cost	How much should you budget?
Rent	\$..... Fortnight	
Phone bill	\$..... Monthly	
Internet	\$..... Monthly	
Groceries	\$..... Weekly	
Travel	\$..... Fortnight	
Electricity	\$..... Quarterly	
Gas	\$..... Quarterly	

How much should ..... put into their savings? .....

How much does ..... have left over fortnightly? .....



# Character Guides

## HI I'M ALEX

I just finished Year 12 and moved into a share house with two friends. I also work part-time at a café and am learning how to manage rent, bills, and groceries for the first time.

**Income: \$1,200/fortnight (part-time job)**



## HI I'M PRIYA

I am studying at university and work 15 hours a week. I live in a rental and commute 45 minutes each way. I am also trying to save for a holiday while keeping up with bills.

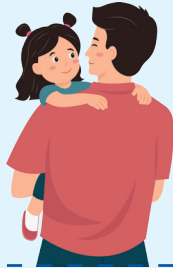
**Income: \$1,400/fortnight (part-time job)**



## HI I'M LIAM

I'm a young dad raising my 2-year-old daughter. I receive parenting payments and do occasional shifts at a warehouse. Most of my money goes to rent, nappies, and food.

**Income: \$1,100/fortnight (Centrelink + casual work)**



## HI I'M SIENNA

I moved out of home and now live with two friends. We split rent and bills. I work part-time at a retail store and study online. I'm trying to save for uni next year.

**Income: \$1,200/fortnight (part-time job)**



## HI I'M CHLOE

I'm staying in transitional housing after leaving a difficult home situation. I get Youth Allowance and volunteer at Vinnies while studying. Every dollar counts.

**Income: \$650/fortnight (Youth Allowance)**



## HI I'M ISAAC

I'm doing a plumbing apprenticeship and earn a small wage. I live with my parents but pay for my own tools, transport, and phone. I'm saving for a car.

**Income: \$1,000/fortnight (apprentice wage)**



## HI I'M SAM

I live independently and receive a disability support pension. I manage my own care and expenses, and I am trying to stay connected with the community while budgeting carefully.

**Income: \$1,100/fortnight (support pension)**



## HI I'M EMILY

I help care for my mum who has a chronic illness. I study full-time and work casually at a pharmacy. I manage most of the household shopping and bills.

**Income: \$900/fortnight (casual work)**



**VINNIES IS HERE TO HELP**

**SUPPORT HOTLINE: 13 18 12**  
**WWW.VINNIES.ORG.AU**



**St Vincent de Paul Society**  
NSW  
*good works*