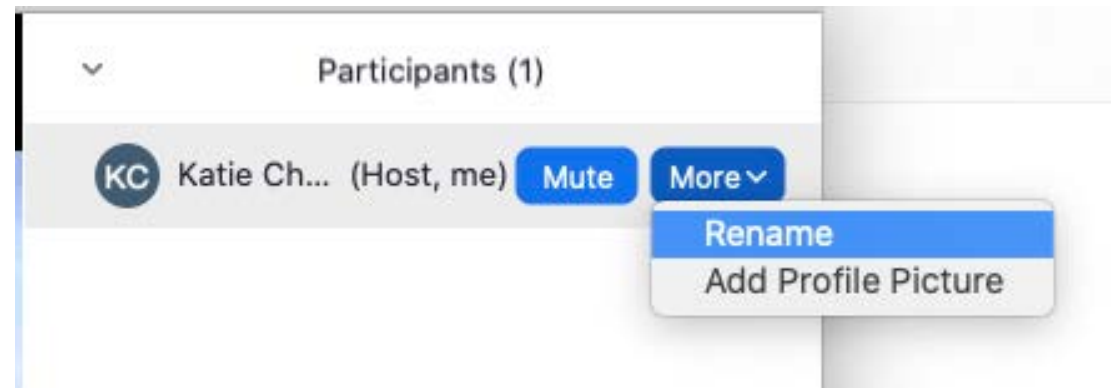
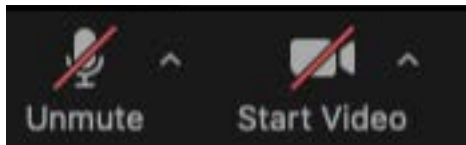
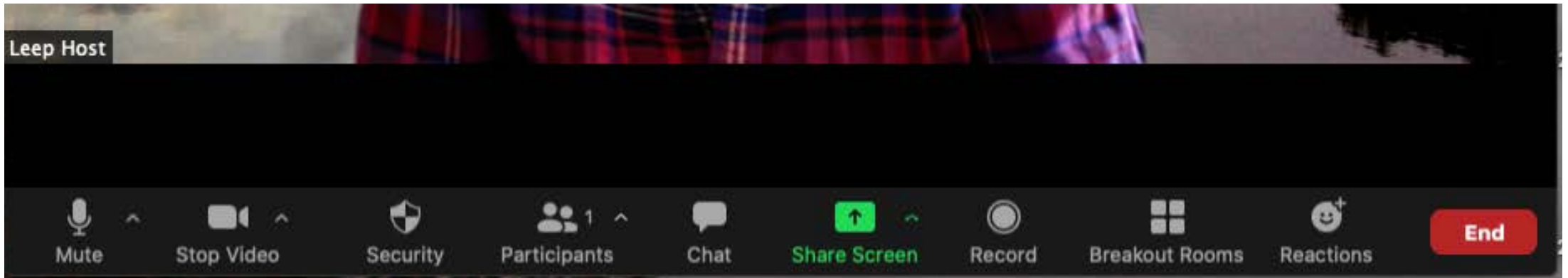




Smart Savings Online

Presented by Katie Churchill, Lead Engagement and Design
Co-host Emma Durkin, Volunteer Manager

Welcome



What is one
specific cost
you want to
save on?



Overview of Today's Topics

1. Shopping
2. Money Management
3. Learning



Shopping



Woolworths
the fresh food people



FARM TENDER
buy and sell farm stuff



ebay™

amazon



Comparison Shopping Online

Have you ever taken note of petrol prices at service stations around town before filling up?



Comparison Shopping Online



 Fuel Near Me



Average Price Now

Ethanol 94 (E10) 

119.2

▲ 0.01 CENTS

Enter suburb/postcode

Ethanol 94 (E10) ▼

All Brands ▼

Remember my settings

Search 

Comparison Sites

iSelect

Insurance Utilities Finance Moving house? Blog

My Account | 13 19 20

Health Life Car Home & Contents Business Insurance Travel Pet Overseas Visitors Cover

Compare Car Insurance

Save time and effort by comparing a range of car insurance quotes with iSelect*

Penrith, Nsw 2750

X

dsc2

Start

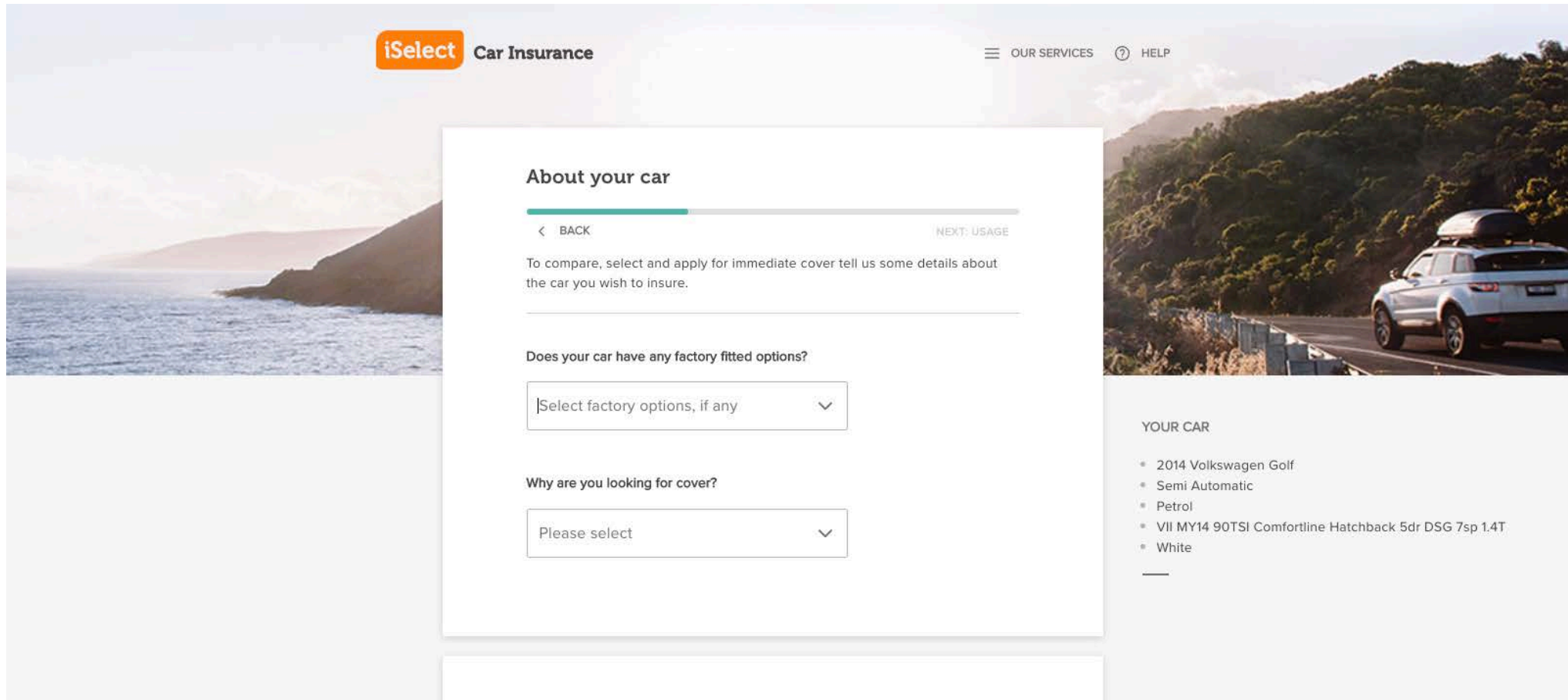
I don't know my registration number ⓘ

Prefer to talk? [Call 131920](tel:131920)

- ✓ We can save you hours of research
- ✓ No additional cost to you
- ✓ Gain greater peace of mind

YLI 859
VICTORIA - THE PLACE TO BE

Comparison Sites



The screenshot shows the iSelect Car Insurance website. The main navigation includes the iSelect logo, 'Car Insurance', and links for 'OUR SERVICES' and 'HELP'. The background features a scenic coastal view on the left and a silver SUV on a road on the right.

About your car

[← BACK](#) [NEXT: USAGE](#)

To compare, select and apply for immediate cover tell us some details about the car you wish to insure.

Does your car have any factory fitted options?

▼

Why are you looking for cover?

▼

YOUR CAR


- 2014 Volkswagen Golf
- Semi Automatic
- Petrol
- VII MY14 90TSI Comfortline Hatchback 5dr DSG 7sp 1.4T
- White


Comparison Sites

HOME YOUR USAGE **YOUR DETAILS** COMPARE


Your Details

Finally to help us provide you with a recommendation, please enter your contact details. We will display your comparison on the

 Your name: *

 Your Mobile Number: *

I do not have a mobile number

 Your email address

Comparison Sites

HOME CAR DETAILS DRIVER & OPTIONS RESULTS APPLY

Reference No: MTR1007487291W

Customise your search View page 1 2 3

YOUR SEARCH

- 2014 Volkswagen Golf
- No Finance
- Private only - including driving to/from work or school
- 10/10/1980
- 3 (3 yrs No Claims Discount)

Save this search

Share this search

Display Premium

- Monthly
- Annually

Insurance Provider	Policy Type	Annual Premium	Excess	Special Offer
pd insurance	Progressive - Comprehensive	\$641.77*	Excess \$800	
Budget Direct	Gold Comprehensive	\$706.5*	Excess \$850	
ING	ING Comprehensive	\$718.86*	Excess \$850	
Virgin Money	Price Saver Comprehensive	\$720.64*	Excess \$850	SPECIAL OFFER The displayed price includes the Special Offer of a 15% discount when you purchase a new eligible comprehensive policy online. T&C's apply

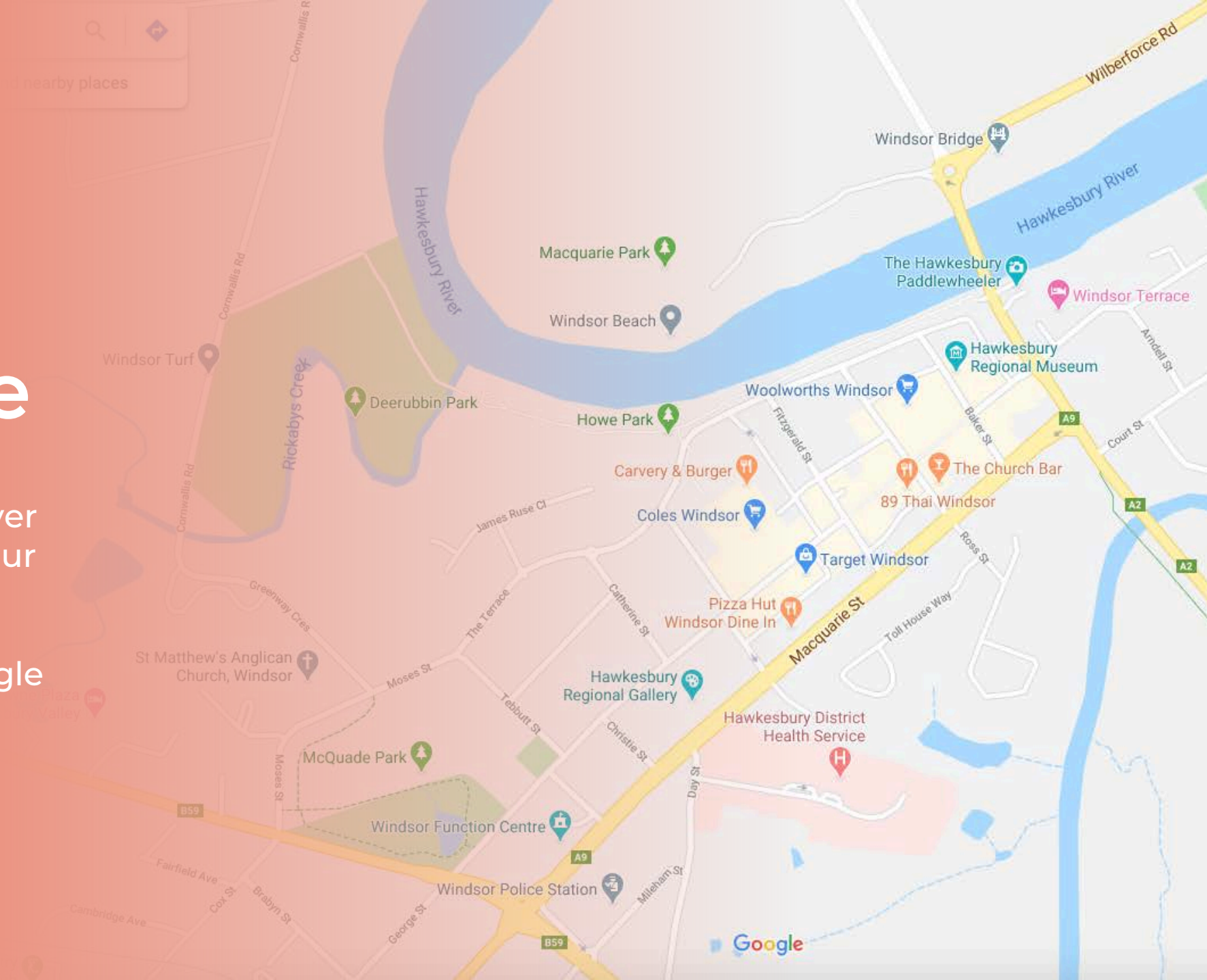
DOCUMENTS

- Product Disclosure Statement
- Product Disclosure Statement Part A
- Product Disclosure Statement Part A
- Product Disclosure Statement Part A

More Ways to Compare

Raise your hand if you've ever used the Map feature on your device.

The common ones are Google Maps and Apple Maps.



Comparing Places

Who's hungry?



Comparison Shopping Advantages

- Quickly find new businesses without traveling to them
- Lots of sites do the comparison for you so you can find the best price and product that best suits you
- Access to millions of people's experiences through reviews

Grocery Shopping Online

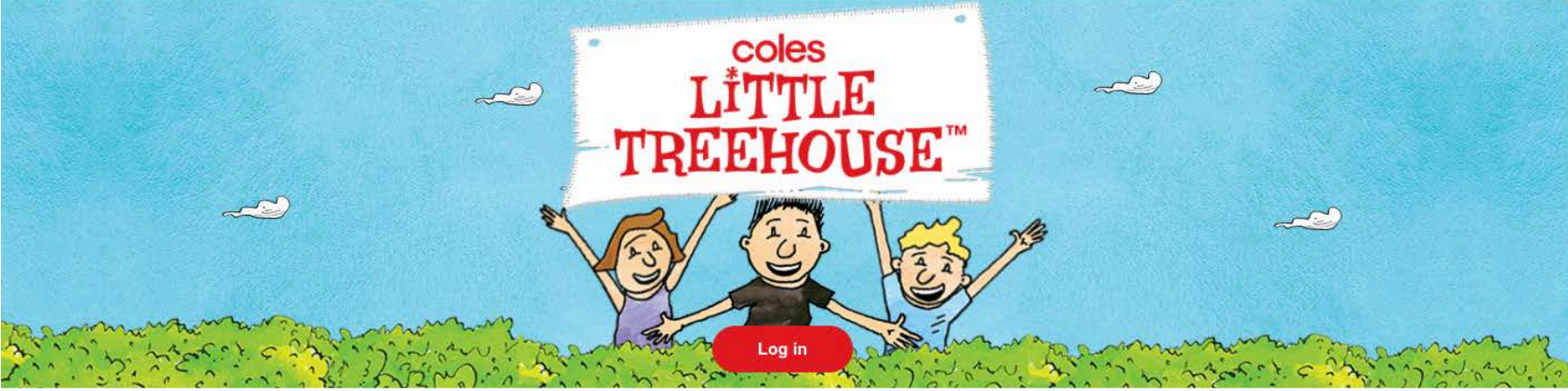


Coles Online Shopping

Deliver to Penrith, NSW [change](#)

coles [Search for a list of items](#)

Everything Bought Before Specials [... More](#)




[Log in](#)


\$0.00
Trolley and checkout

Choose a delivery time

Log in / Signup

Help / Support

**New to shopping online?
It's easy with Coles** [>](#)
Follow the step-by-step guide

**Try Omo & Comfort
Together!** [>](#)
Tough on Stains + Softens Your Clothes

Coles Online Shopping

Deliver to Penrith, NSW [change](#)





coles [Search for a list of items](#)

[Home](#) [Everything 131](#) [Bought Before 0](#) [Specials 37](#) [More](#)

[Results for 'tuna fish'](#)
[Clear search](#)

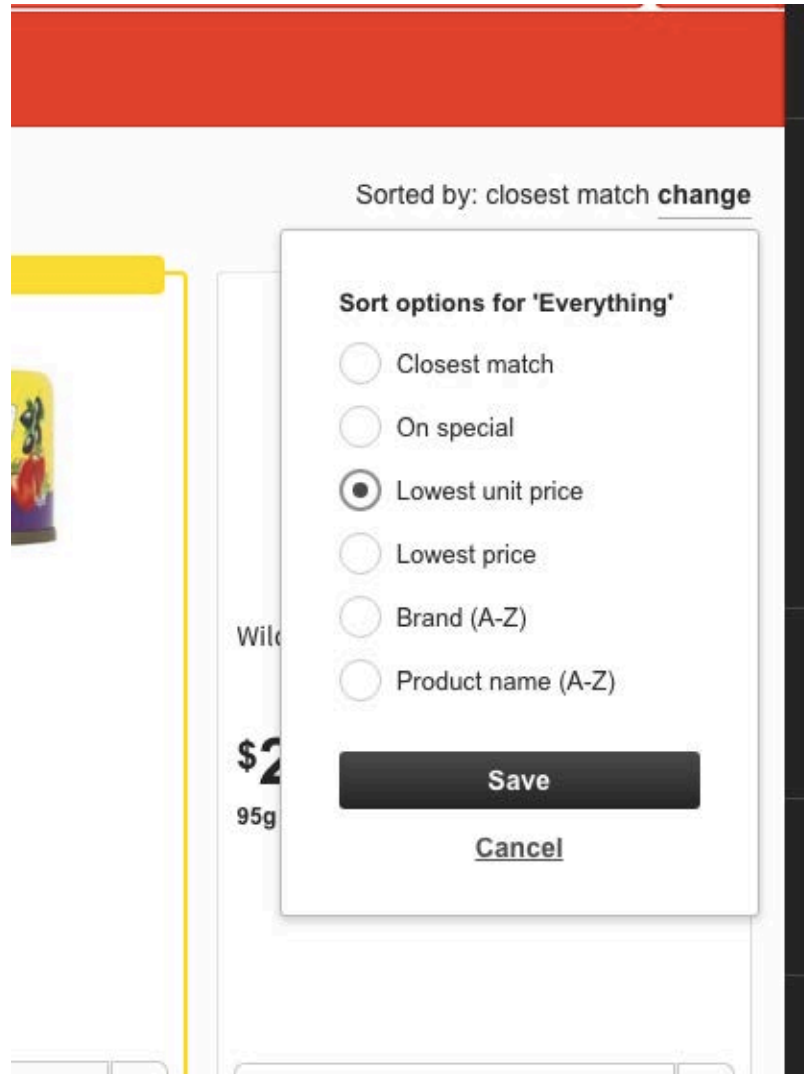
[Back To School](#) [Winter](#) [Entertaining at Home](#) [Bread & Bakery](#) [Fruit & Vegetables](#) [Meat, Seafood & Deli](#) [Dairy, Eggs & Meals](#) [Pantry 121](#) [Convenience Meals](#) [Frozen 1](#) [Drinks](#) [International Foods](#) [Healthy Living](#)

[Show filters](#) Sorted by: closest match [change](#)

<p>Featured</p>  <p>John West Tempters Tuna Chunks in Springwater</p> <p>\$2.30 95g \$24.21 per 1Kg</p> <p>Add 1 for \$2.30</p>	<p>Featured</p>  <p>John West Chunk Style Tuna in Olive Oil Blend</p> <p>\$5.75 425g \$13.53 per 1Kg</p> <p>Add 1 for \$5.75</p>	<p>Featured</p>  <p>John West Tempters Tuna in Olive Oil</p> <p>\$2.30 95g \$24.21 per 1Kg</p> <p>Add 1 for \$2.30</p>	<p>SPECIAL</p> <p>Featured</p>  <p>John West Extra Virgin Olive Oil Blend & Pink Salt Deli Tuna</p> <p>\$2.00 <small>save \$0.70</small> 90g \$22.22 per 1Kg</p> <p>Add 1 for \$2.00</p>
<p>SPECIAL</p> <p>Featured</p>	<p>SPECIAL</p> <p>Featured</p>	<p>Featured</p>	<p>Featured</p>

[Trolley and checkout \\$0.00](#)
[Choose a delivery time](#)
[Log in / Signup](#)
[Help / Support](#)


Coles Online Shopping





Coles Online Shopping


The screenshot displays the Coles online shopping trolley interface. On the left is a dark navigation sidebar with icons and text for 'Trolley and checkout', 'Choose a collection time', 'Katie Churchill', 'Orders', and 'Help / Support'. The main content area is titled 'Trolley' and shows 'Sorted by: last added' with a 'change' link and '1 item' with a 'remove all' link. A single item is listed: 'Coles Tuna Chunks in Olive Oil Blend 185g' with a quantity of '1 for \$1.60'. At the bottom, a green 'Proceed to check out' button is next to the total price '\$1.60'.


Trolley
Sorted by: last added [change](#) 1 item [remove all](#)


 **\$1.60**
Trolley and checkout

 **Coles Tuna Chunks in Olive Oil Blend 185g**
1 for \$1.60

 Choose a collection time

 Katie Churchill

 Orders

 Help / Support

[Proceed to check out](#) **\$1.60**

Coles Online Shopping



Click & Collect: Coles Lithgow

[Change pickup location](#)

Select your preferred day:

Today 12 Dec	Tomorrow 13 Dec	SAT 14 Dec	SUN 15 Dec	MON 16 Dec	TUE 17 Dec	WED 18 Dec
---------------------------	-------------------------------------	-------------------------	-------------------------	-------------------------	-------------------------	-------------------------



Next 7 days

Choose a collection time for : Friday 13 Dec 2019

Your time slot will be held for about 2 hours and confirmed when you check out.

8:00 am - 10:00 am	2hr	Free
10:00 am - 12:00 pm	2hr	Free
12:00 pm - 2:00 pm	2hr	Free

Want your groceries delivered instead?



Choose a delivery address

Person to Person Shopping Online

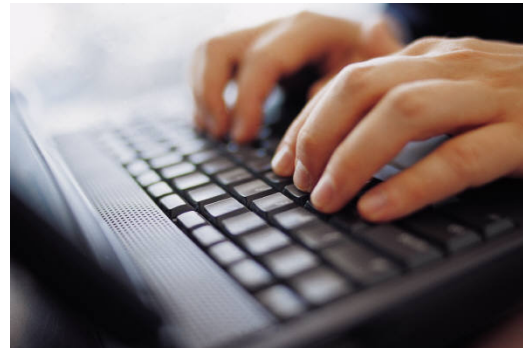


Online Learning Examples

1. Seller creates listing



2. Buyer searches and finds item online and contacts seller.



3. Buyer and seller meet in person (local) or buyer purchases online and seller arranges shipping



Person to Person Online Shopping

Advantages

- Cheaper than new
- Bartering is acceptable and expected
- Find items that are no longer available at shops
- Reach buyers from near and far
- Local items can be picked up, other sites like Ebay allow for items to be shipped
- As seller, get money for your used items

Drawbacks

- Must take someone's word for item condition, origin, etc.
- Meet someone in a public place for local pick up if possible
- Reliability; check the source before purchasing



Online Shopping

- Online shopping saves time and travel finding items in stores
- Comparison shopping online first will help you get the best deal
- Person to person online shopping can save you money or help you make money as a seller



A woman with blonde hair, wearing a white cable-knit sweater and glasses, is seated at a wooden table in a cafe. She is focused on a silver laptop, with her hands on the keyboard. The table is set with a glass of green tea on a saucer and a plate of two croissants. In the background, there are stacks of books, a small potted plant, and a window with a white frame. The image is overlaid with a semi-transparent green and orange gradient. The text "Online Money Management" is written in white, sans-serif font on the left side of the image.

Online Money Management

Online Money Management

- Accessing your bank account online helps you track spending more closely and can help you plan for budgeting and saving
- Save time avoiding lines at the bank with online balance checks, money transfers, automatic payments, and online help.
- Check transactions and catch any potential fraud or mystery purchases sooner
- Tutorials available online through your bank



Viewing Accounts

The screenshot shows a banking interface with a top navigation bar containing 'Home', 'Accounts', 'Payables', 'Receivables', 'File Transfer', 'Functions', 'Offers & Apply', and 'Admin'. The 'Accounts' menu is active. On the left, a sidebar lists various account management options, with 'View Transaction History' highlighted. The main content area is titled 'View Transaction History' and features a search bar for accounts, currently set to 'CLT Master Acct | 000000000000'. Below this is a table showing account details for the selected account.

Account Name	Account Type	Account Number	Arrangement ID	Account Balance	Available Balance	View Statement
CLT Master Acct	Overdraft Cheque Account	000000000000		\$38.20 CR	\$38.20 CR	View

Below the table is a search bar for transactions: 'Search more criteria - dates, description and amounts'. The 'Transactions Section' is titled and includes a settings gear icon. It displays '3 transactions found, displaying 1-3 transactions' and a table of transaction history.

Date	Description	Debit	Credit	Balance
25/08/2018	Transfer From COMMBIZ TRANSFER Test R51.1		\$0.01	\$38.20 CR
25/08/2018	Transfer To COMMBIZ TRANSFER R51.1	\$0.01		\$38.19 CR
21/03/2018	Transfer To COMMBIZ TRANSFER 1234	\$10.00		\$38.20 CR

At the bottom, there is an 'Export format' dropdown menu, a checkbox for 'Include extended transaction descriptions', and an 'EXPORT TRANSACTIONS' button.

Making Online Payments

Pay from

610310105674 \$478.70
NPP 11 Available balance

Pay to

BSB & account number Phone number Email address Business number Organisation ID

Select or search saved payees + Add new payee


New payee details

Account name
The Italian restaurant

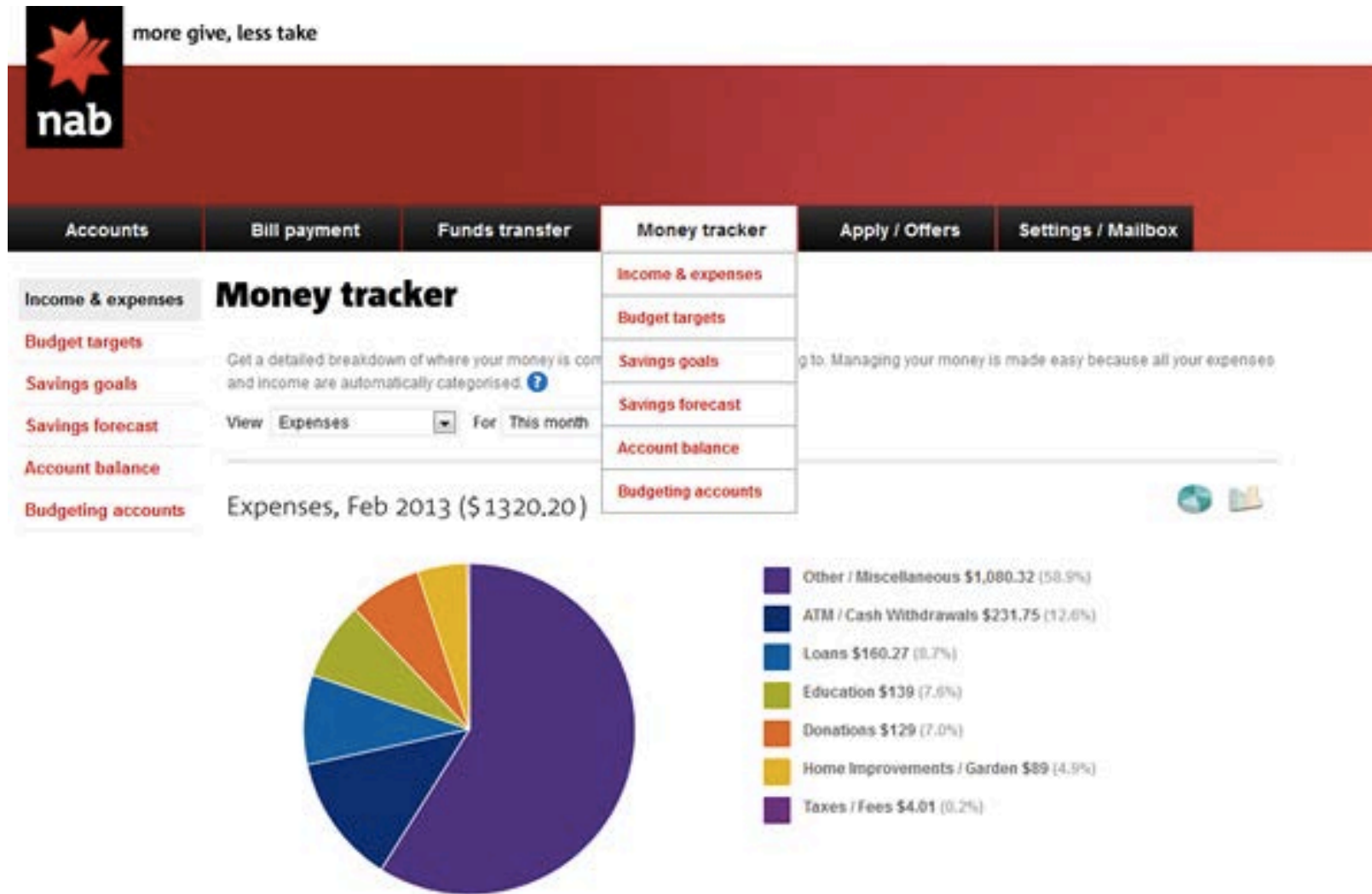
BSB **Account number**
032000 10023763 Add new payee to address book

Next

[Back to top](#)

Commonwealth Bank of Australia ABN 48 123 123 124 

Track and Categorise Spending



Security

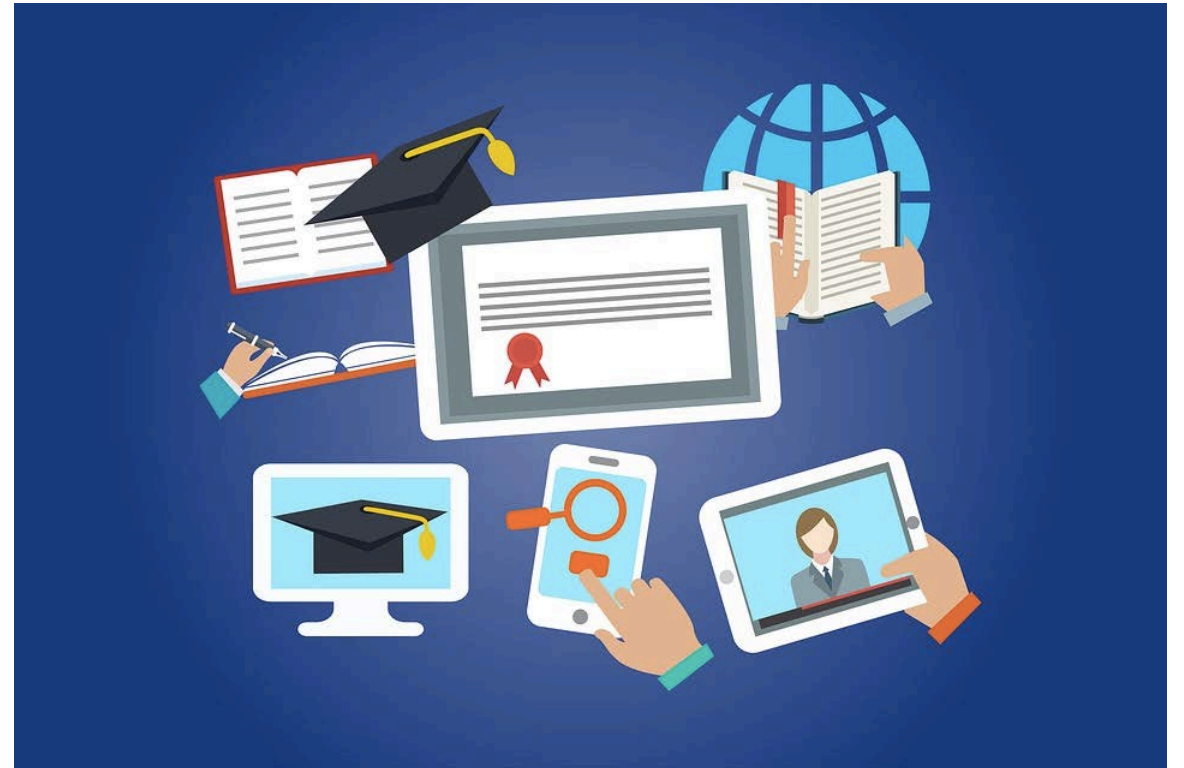
- Online banking requires a login with password.
- Change your passwords regularly and do not use the same password for every online account.
- Banks will NOT send you links via SMS or email
- Only call your bank via the number on your cards or statements - never a number sent to you.
- Report any possible scams. When in doubt, call your bank.

Online Learning



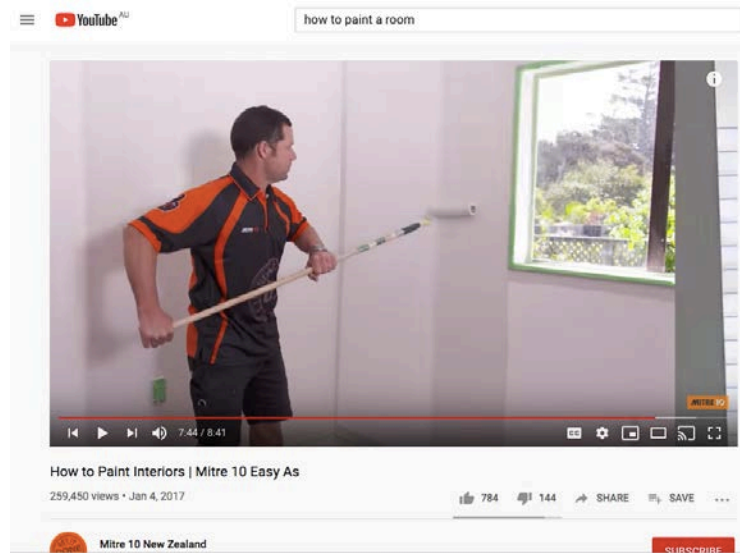
Online Learning

- A wealth of knowledge is available online in the form of tutorials, videos, formal classes, webinars, and more.
- Learn general subjects or get help with specific projects
- Save money with DIY projects and try out a new hobby or skill before paying for courses




Online Learning Examples

Videos



A screenshot of a YouTube video player. The search bar at the top contains the text "how to paint a room". The video shows a man in a black and orange shirt using a roller to paint a white wall. Below the video player, the title "How to Paint Interiors | Mitre 10 Easy As" is displayed, along with "259,450 views • Jan 4, 2017". The channel name "Mitre 10 New Zealand" is visible at the bottom left, and a "SUBSCRIBE" button is at the bottom right.

Recipes



A photograph of a roasted lamb leg on a white plate, surrounded by sliced potatoes and carrots. The lamb is golden brown and appears to be served with a sauce.

Difficulty **not too difficult** Cooking time **more than 1 hour** Serves **serves 6**

Ingredients

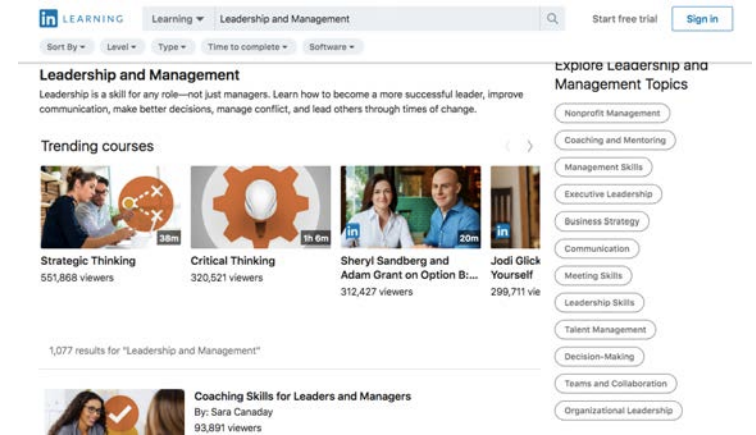
- 2kg leg of lamb
- 3 sprigs fresh rosemary, chopped coarsely
- ½ teaspoon sweet paprika
- 1kg potatoes, chopped coarsely

Method

Preheat oven to 200°C/180°C fan-forced.

Place lamb in oiled large baking dish; using sharp knife, score skin at 2cm intervals, sprinkle with rosemary and paprika. Roast

Soft Skills



A screenshot of the LinkedIn Learning interface. The top navigation bar includes "LEARNING", "Leadership and Management", and a search bar. Below the navigation, there are filters for "Sort By", "Level", "Type", "Time to complete", and "Software". The main content area is titled "Leadership and Management" and features a description: "Leadership is a skill for any role—not just managers. Learn how to become a more successful leader, improve communication, make better decisions, manage conflict, and lead others through times of change." Below this, there are "Trending courses" with thumbnails and titles: "Strategic Thinking" (551,868 viewers), "Critical Thinking" (320,521 viewers), "Sheryl Sandberg and Adam Grant on Option B..." (312,427 viewers), and "Jodi Glick Yourself" (299,711 viewers). On the right side, there is a "Explore Leadership and Management Topics" section with a list of topics: "Nonprofit Management", "Coaching and Mentoring", "Management Skills", "Executive Leadership", "Business Strategy", "Communication", "Meeting Skills", "Leadership Skills", "Talent Management", "Decision-Making", "Teams and Collaboration", and "Organizational Leadership". At the bottom, there is a search result for "Coaching Skills for Leaders and Managers" by Sara Canaday (93,891 viewers).

Online Learning - Courses

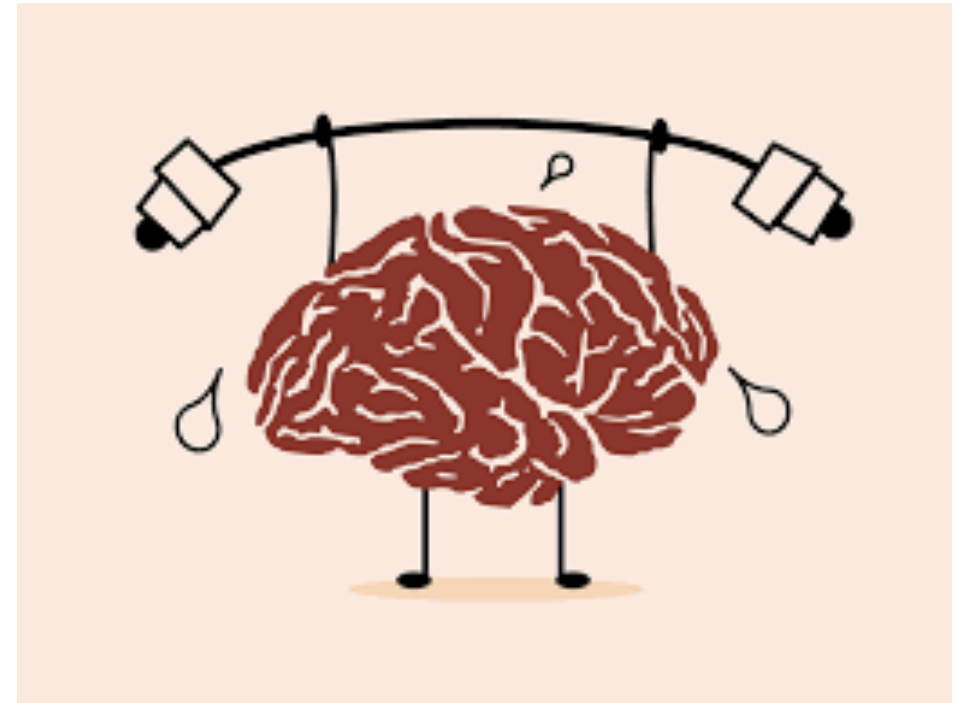
According to Forbes, these are the seven best websites for free online education:

- Khan Academy
- edX
- Coursera
- Udemy
- TED-Ed
- Codecademy
- Stanford Online



Online Learning

- Find instructional videos, step-by-step written instructions, courses, exercise videos, online textbooks, full courses, language apps, and more online.
- Be mindful of sources and don't take on DIY projects that are dangerous or require a licensed professional.



Ways to Save

Shopping

- Comparison Shopping
- Groceries
- Person to Person

Money Management

- Manage Accounts
- Make Payments
- Spending Tracker

Learning

- DIY/Hobby Videos and Tutorials
- Courses

Discussion

What did you learn that will help you save on that specific cost you identified at the beginning?

Book a session with a Tech Mate to
explore these topics in more detail

1300 163 106

leap.ngo

leap Understand
Technology