



# ican

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Indigenous Consumer Assistance Network LTD

## ICAN Update

ICAN Chair, Heron Loban was voted onto the Australian Communications Consumer Action Network (ACCAN) board of directors earlier this month. Ms Loban is currently leading a research project investigating the influences on the decision making of Indigenous consumers that will inform ACCAN on some of the pressing communications issues for Indigenous consumers. The Minister for Broadband, Communications and the Digital Economy, Senator Stephen Conroy said, "ACCAN has rapidly established itself as the unified voice for consumers in the communications sector and ensuring issues of community concern are given the attention and profile they deserve."

In conjunction with the 20/20 Group, ICAN held a strategic planning workshop in late November. Staff and board members participated in the two day workshop with a view to setting the strategic direction for the coming year. The input from all participants has provided the organisation with a great foundation to build upon.

In other news, Kym Dann, former Money Management Project Coordinator, has moved on from ICAN to take up a new position in Maningrida as Mental Health & Alcohol Tobacco and Other Drugs Coordinator with the Malabam Health Board. ICAN wishes Kym success in her new role!



Dave's Dollars

Hello everyone, I'm back for another yarn.....well I guess it's more of an update.

It's not far off to Christmas and I'd like to give some updates on my spendings and savings. Well I must admit I have fallen short here. My daughter has managed to save at least \$200.00 for her Christmas and I have not even saved half of that. I think to myself, "where did I go wrong?'. Here' how it is:

**Discipline:** I'm not too good at

disciplining myself. When I see something I want, I want it then and there. So I tend to go over my budget and ask the wife for a "SUB" and go into debt. My daughter will have a look and see the price and will say that she'll have to save for it. If she does purchase an item, she usually gets change and saves it. I know that she'll have a good Christmas while I'll be putting in a "sorry act" to the wife. Woo, that reminds me, I better start saving so that I can get them Christmas presents (especially the wife so I can keep in the good books). I have a good backup plan due to savings on my lunches.

**Lunches:** I must admit this area was very difficult. Having to get up earlier in the mornings and prepare my lunches, I am not an early person. It's hard enough to get into work at 8am! I found the way to solve my issue: Head to the supermarket on Monday mornings to buy in bulk. I purchase my bread, cheese tomatoes and cold meat for the week. Now guess how much my lunch cost me per week after doing this? \$23.00... yep \$23.00 compared to \$20.00/per day for my breaky and lunches. The



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good thing is if I am running late in the mornings, I know that I have breakfast waiting for me at work. It will be good to lift up that pillow and count the savings that I have made. I shall not do it as yet or else it will be gone within a matter of minutes. I've estimated that I would have saved around \$400.00 in 2 months just on lunches alone (pretty good hey). You don't realise how much you spend on lunches until you start adding it up.

**Holiday Savings:** I am on target with this, as this was important to me to take the family away on holidays. We may not go away over this Christmas break for most of my family is travelling to Cairns for Christmas.

**The TV & Wii from WOW:** Mmm, this is not so good, but luckily I have another 8 months (well I think & hope it's 8 months) to pay it off. I have to try and put money towards this every month or fortnightly and not miss any payments. Like I've found out, although it is interest free for the period of 18 months, you still have to make regular payments or you start falling behind big time.

**Commitment to my Budget:** It has been very hard and I have not been as disciplined as I could be, but I am making headway. It takes time to establish a budget that we can follow. We also have to add in renovations now for the house and this puts a big dent in the budget. But all we need to do is work at it and we shall see better budget outcomes.

Overall I think I have done really well. It could have been better but outcomes are starting to happen which is really good. Prior to Christmas I'd like to wish all readers a Happy Christmas and a prosperous New Year. That's it for now, until our next yarn, take care and smart savings.

**DISCLAIMER:** 'The information set out in this newsletter is a summary of some issues you should consider as consumers. It is not comprehensive and it is not legal advice. You should contact a community legal centre or a solicitor for legal advice about your situation. You can also obtain further information from the offices referred to in this publication'