

# FINANCIAL COUNSELLING FACT SHEET #1

## CONCESSIONS

### **What is a concession?**

A preferable allowance or rate given by an organization

OR

A reduction in the price of something for a certain category of person

### **Save money by claiming concessions you're eligible for.**

**State government concessions are available to pension, health care and Department of Veterans Affairs (DVA) cardholders.**

Essential services and energy concession discounts on electricity, gas, and water bills are usually given to you as a deduction on your bill.

To receive a concession, you must contact the company that bills you and provide your concession card details, and re-contact them when your card expires.

You may be able to receive up to 12 months of back-dated concessions. Ask about back-dating when contacting the companies.

### **You could receive government assistance with some bills if your circumstances meet their conditions:**

- Utility Relief Grant (see Fact Sheet 2) for gas, electricity and water.
- Non-mains Utility Relief Grant for gas bottles, firewood, carted water and septic tank cleaning (for homeowners only)

### **Other concessions may be applied to:**

- rates and property (for homeowners only)
- education – concessions are available to help with the costs of kindergarten, school excursions, sport and more
- health services including patient travel and prescriptions (covered under the Pharmaceutical Benefits Scheme).

**A comprehensive guide to discounts and services for eligible households can be found on the Department of Social Services website**

<https://services.dhhs.vic.gov.au/concessions-and-benefits>