

What support can I get with transport?

Transport can be expensive depending on what type you choose, where you live and where you need to travel. You will have important places and appointments to go to like the bank, the doctor and court. Sometimes getting there could be tricky and you may need to reach out to services, friends and families to get their help so you arrive on time.

Below you will find information on transport options in the ACT. There is also information about getting discounts and ways to save on transport costs.

Buses

ACTION buses are the main form of public transport in the ACT. Bus routes service the majority of Canberra and timetables run regularly through the major town centres of Tuggeranong, Woden, Civic and Belconnen. Depending on where you live and when and where you need to get to, the bus may be an affordable and easy way to travel.

To find about bus routes, times and any other information visit an ACTION Information booth at any major interchange or go online at <http://www.action.act.gov.au/>.

MyWay

If you ride the bus regularly it is a good idea to get a plastic prepaid MyWay card. This card will cost less than a cash fare if you tag off when you leave the bus. Every time you catch the bus you will have a 90 minute transfer period.

This means that from the time you first tag on with your MyWay card you can catch as many buses as you like for free for the next 90 minutes.

You can also register a concession card with your MyWay card and save more!

Cash fares

You can pay in cash for a single or daily ticket on board the bus from the driver. All single fares will give you a 90 minute transfer period. This period lets you connect to a different bus using the same ticket within 90 minutes of purchasing your ticket.

For up-to-date cash fare pricing for adults and concession visit http://www.action.act.gov.au/fares/cash_fares or phone 13 17 10.

Always show your concession card

If you have a concession card be sure to link it with your MyWay card or show it to the bus driver when you board. ACTION offers big discounts to eligible concession card holders.

ACTION currently gives concession prices to holders of Healthcare/ Centrelink Concession Cards

Getting the kids to school: School bus tickets

The Student Transport Program gives eligible primary, high school and college students with free travel on ACTION buses Monday to Friday during school terms. Students are eligible for this program if they or their parent/guardian holds a valid Pensioner Concession Card or Health Care Card issued by Centrelink.

School students who are paying cash at any time are eligible for a concession discount.

Cars/motorcycles

If you are thinking about using a car or motorcycle it is important to think about all the costs involved. Licensing, buying, registration and repairs are some of the expenses you may have to factor in.

Licensing

You will need to have an up-to-date valid driver or motorcycle license to drive a car or motorcycle. To get a license you will have to undertake a driving test or prove you have had a license before and pay a fee. If you have a concession card you may be eligible for discounts on the application fee.

Canberra Connect Contact Centre: 13 22 81

Co-owned cars

You may co-own a car with the person using violence and are wondering what to do about it. Often, in this case, the person using violence may take the car and the woman is left without transport but still paying her share of the car loan.

If you are in this position you should contact a financial counsellor, like Care Inc. 02 6257 1788, to help you understand your rights and responsibilities financially. They can also help refer you to local free legal support.

Buying a car

Take your time when buying a car. Go in with your eyes open, arm yourself with plenty of information and don't feel pressured to buy. – MoneySmart

If you would like to buy a car or motorcycle the first thing to think about is affordability. Cars can be expensive to run and it is best to do your research and budget before you buy. Here are some things to think about:

1. How much can you afford?

Think about all the costs involved in buying and owning a car or motorbike. Factor in the purchase price and ongoing registration costs, insurance, maintenance and fuel.

If you plan on borrowing money to buy a car or motorbike remember to budget for ongoing loan repayments, fees and charges. Check out the section on the “Do’s and Don’ts of Borrowing Money”. Remember if you can save hard towards a vehicle you will end up spending less than you would with a loan.

2. Choosing a vehicle

Work out which car or motorcycle suits both your budget and your needs. Think about:

- Does your license permit you to drive a manual or will you need an automatic?
Manual cars are often cheaper to run and repair than automatic cars.
- Second hand or new?
- How much can you afford to spend on looking after your car?
- A smaller car is generally cheaper to run if you are mainly city driving.
Bigger cars tend to be more expensive to register, service, refill with petrol and buy tyres for.
- Will the car have a good resale value?

3. Set your price range and stick to it!

Work out exactly how much money you have to buy a car or motorcycle. Be sure to factor in the price of the vehicle, the cost of an inspection and the transfer of registration and stamp duty.

With so much advertising and “deals” around it can be difficult to stick to your budget. It can be helpful to shop with someone who can help you to stick to your budget and find the best deal.

If you have found a vehicle that you are keen on you could also try to bargain with dealers to meet your budget. Dealers are often prepared to deal if they know you’re serious and you can come close to the advertised price.

4. Look for the best deal

Once you decide how much you can afford to spend the next step is to do your research. Look online, in the paper, visit a few dealers or auctions. This

will give you a good idea of what cars or motorcycles are in your price range and how much you can expect to pay.

5. Registration

The longer registration period on a car for sale the better!

Check the registration on cars and motorcycles that you are looking at. Some cars are sold just before their registration expires. This means that you will have to pay for registration soon after you purchase the car. This can be expensive because on top of registration costs you may have to pay for repairs like new tyres and lights. There is also the compulsory third party insurance to factor in.

When you are looking to buy a car or reregister your vehicle remember if you hold an ACT Seniors Card, Department of Veterans Affairs Gold Card, Health Care Card and/or Pensioner Concession Card holders you may be eligible for a Motor Vehicle Registration Concession. You can also get a concession if your car runs on gas or is electric powered.

For more information on transport and registration assistance in the ACT check out the ACT Government website:

http://www.assistance.act.gov.au/transport_and_registration

6. Get a vehicle inspection before you buy

Vehicle inspections for second-hand cars can seem a bit pricey at first but they can uncover any problems that could be expensive to fix later on.

Check to see how many kilometres the car has done. The numbers should line up and the kilometres should match the service history in the car's log book. If they don't the car's odometer could have been tampered with.

Perhaps you have a friend or family member who knows what to look for and can help you.

The NSW Fair Trading website has a great checklist of what to look for when buying a second-hand car: Money Stuff: Inspection Checklist.

Repairs

If your car or motorcycle needs repairs be sure to shop around to get the best price.

If you hold a Pensioner Concession cards, Health Care Cards or are living on a low wage you may be eligible to apply for a **No Interest Loan** for car repairs. A NILS Loan is available up to a value of \$1500 and can be paid back in instalments from through Centrepay or your wage. For more information contact [Care Inc Financial Counselling Service](#) on 6257 1788 or the [Salvation Army](#) on 6247 3635

Avoid traffic fines

Traffic infringements or fines like speeding, driving an unregistered vehicle and negligent driving can result in big expensive fines. Best to try and avoid them!

Taxis

Taking a taxi regularly can be expensive and exact fares can be hard to predict. Try another option like taking a bus or catching a ride with a friend or family member before jumping in a cab.