Paydirt Club

MEMBER PLAYBOOK #1

The Paydirt Cost-of-Living Playbook

Plain steps to keep more of what you earn. No gurus, no hype, just the boring stuff that works, done a bit at a time.

Heads up: This is general information and peer experience, for education only. It isn't personal financial, tax, legal or medical advice. Everyone's situation is different, so check the official links and talk to a qualified professional before making big decisions. We don't recommend specific products or providers, and nothing here is paid or affiliate content.

v1 draft for founder review · Sep 2026

How to use this playbook

You don't need to do all of it. Pick **one section a week**. Most of the jobs are a phone call or 15 minutes on a website. Do them on a day off, on the bus to site, or in the donga after crib.

Every section ends with a short checklist. The last page is a one-page "**This week's actions**" list you can print or screenshot.

01 Start here: the weekly 15-minute money check-in

You can't cut what you can't see. Before chasing deals, spend 15 minutes a week looking at where the money went. Moneysmart's first piece of advice is the same: work out where it's going before you try to save (Moneysmart: Cost of living help).

Pick your time

- Same day each week. Payday works for a lot of people.
- FIFO or shift work? Make it the first or second day of your R&R, before the days get away from you.
- Doing it with a partner? Do it together. Moneysmart suggests tracking as a couple so you're both on the same page (Moneysmart: Track your spending).

Let your bank app do the heavy lifting

Many bank apps now sort your spending into categories and show trends automatically (Moneysmart). Open yours and:

- Find the "spending", "insights" or "categories" screen.
- Re-tag anything in the wrong bucket (servo snacks sitting under "Transport" is a classic).
- Look for **fees you don't recognise** and **subscriptions you've stopped using**.

The 15-minute routine

1. **(3 min)** Check the balance on every account and card.
2. **(5 min)** Scroll last week's transactions. Tag anything odd.
3. **(3 min)** Write down the big categories (template below).
4. **(2 min)** Look ahead: any bills, rego or insurance due in the next 4 weeks?
5. **(2 min)** Pick **one** small action for the week.

Simple weekly tracker (copy this into your notes app or a notebook)

Category	This week $	Last week $	Note
Rent / mortgage			
Groceries			
Takeaway / servo / coffee			
Fuel & car			
Power & gas			
Phone & internet			
Insurance			
Subscriptions			
Debt repayments (incl. BNPL)			
Kids / family			
Fun			
Total out			
Total in			

Want something more detailed? Moneysmart's free Budget planner or Simple money manager do the maths for you.

CHECKLIST

- [ ] Pick your check-in day and set a phone reminder
- [ ] Open the bank app's spending/categories view
- [ ] Fill in the tracker for last week
- [ ] List bills due in the next month

02 Groceries

Food is one of the biggest regular costs for most households (Moneysmart: Ways to save on food and fuel).

Read the unit price, not the sticker

Most large supermarkets and online grocery stores have to show a **unit price** (like $ per kg, per 100g or per litre) near the selling price. That lets you compare different brands and pack sizes properly, even when something's "on special" (ACCC: Unit pricing).

- The bigger pack isn't always cheaper per kilo. Check.
- Pre-packed fruit and veg can cost more per kilo than loose (Moneysmart).

Plan before you shop

- Check the pantry, fridge and freezer first.
- Plan the week's meals, **including lunches and snacks**, and write a list (Moneysmart).
- Build meals around what's already in the house and what's on special.

Shop around (without driving all over town)

- Check the weekly catalogues or store apps before you go (Moneysmart).
- Compare your usual supermarket with a discount chain, a local market or a butcher for the things you buy most. Use the unit price to do it fairly.
- Ask your local store when they usually mark down fresh items.
- Buy staples (rice, oats, flour, tins) in bulk when they're on special, or split bulk buys with mates or neighbours.

Freezer batching

- Cook once, eat three or four times: spag bol, curries, chilli, soups, stews.
- Portion into single meals, then label and date them.

- Handy before a swing: a stack of ready meals at home for the partner and kids, or for your first nights back.

Crib and lunches for site

- If you're on a camp with meals provided, you may not need to buy much for the swing at all. Check what's supplied before you shop.
- If you're driving in, a big cook-up on your day off plus a good esky or insulated bag cuts down on servo and canteen spending.
- Keep a "crib kit": reusable containers, a thermos, and the snacks you'd normally grab at the servo, bought in bulk.

> **FROM CONNOR:**
>
> It comes down to personal preference and dietary needs, but here's how I do it. I live in a share house on a LAHA (living away from home allowance) agreement, so I keep the shopping list light: a pack of sausages, a couple of steaks, frozen veggies and gravy. There are four of us all wanting to cook dinner after a 12.5-hour shift, so I keep it simple and quick. We don't tend to stop for lunch, and I mostly sit in machines all day, so I just take light snacky things like nuts or crackers for when I get a bit peckish. If you're at a proper camp with full meals supplied, all you've got to do is pack your lunch. At a camp like that, I take my crib boxes to dinner and pack my lunch after dinner so I'm not racing around in the morning.

If money for food has run out: food relief services and charities can help. See Moneysmart's Urgent help with money links.

CHECKLIST

- [ ] Plan next week's meals and lunches
- [ ] Compare unit prices on your 5 most-bought items
- [ ] Do one batch cook and freeze portions
- [ ] Sort a crib kit for your next shift or swing

03 Power and gas

Use the free government comparison sites

- **NSW, QLD, SA, TAS and ACT:** Energy Made Easy is a free, independent Australian Government comparison service. Help line: **1300 585 165**.
- **VIC:** Victorian Energy Compare is the Victorian Government's independent comparison site.
- Have a recent bill handy. For the best result you'll need your **NMI** (National Meter Identifier), which is printed on your bill (Energy Made Easy).
- **WA and NT** aren't covered by these sites. WA households can check Energy Policy WA: household energy pricing and payment support.

Know the benchmark: the DMO and VDO

- The **Default Market Offer (DMO)** is a price cap on "standing offers" (default plans) in NSW, South East Queensland and SA. It's also the reference price retailers must compare their deals against. The 2026–27 DMO applies from 1 July 2026 to 30 June 2027 (AER final determination, May 2026).
- In Victoria, the equivalent is the **Victorian Default Offer (VDO)**, set by the Essential Services Commission. Most Victorians are on market offers, and most market offers are priced below the VDO (ESC: VDO 2026–27 final decision).
- **What this means for you:** if you've never switched or asked for a better deal, you might be on a standing offer. Compare it.
- **Victoria:** your bill has to show a "Best Offer" message telling you if your retailer has a cheaper plan for you (Energy Vic).

New in 2026: free midday power plans

- **Solar Sharer Offer (NSW, SE QLD, SA):** available from 1 July 2026. It gives eligible households three hours of free electricity in the middle of the day (11am–2pm in NSW and SE QLD, 12pm–3pm in SA). You need a smart meter,

you can't be in an embedded network, and you don't need solar panels. You have to opt in through your retailer (energy.gov.au; Energy Made Easy).

- **Victoria's Midday Power Saver:** a similar three-hour free midday offer, announced to start 1 October 2026 (Premier of Victoria).
- **Honest take:** these plans suit households that can run the washing machine, dishwasher, pool pump or hot water in the middle of the day. If nobody's home and you're on a roster, the rates outside the free window matter more. Compare before you switch.

Call your retailer (script)

> *"Hi, I'm reviewing my power bill. Can you tell me if I'm on your cheapest plan for my usage? I've been comparing on Energy Made Easy and I'd like to know what you can do before I switch."*

Concessions and rebates (by state)

If you hold a concession card, or you're on a low income, you may be eligible for energy rebates. These are run by the states and usually applied through your retailer. Start with the energy.gov.au rebates finder, then your state:

- **NSW:** Energy rebates and grants (NSW Climate and Energy Action), including the Low Income Household Rebate.
- **VIC:** Annual electricity concession (DFFH)
- **QLD:** Energy concessions (qld.gov.au)
- **SA:** Energy bill relief and concessions (sa.gov.au)
- **WA:** Household energy pricing and payment support
- **TAS, ACT, NT:** search your state or territory government site for "energy concession", or use the energy.gov.au finder.

Note: the federal Energy Bill Relief Fund rebates **ended on 31 December 2025** (energy.gov.au). Don't count on them turning up on 2026 bills.

Can't pay the bill?

- Call your retailer **early** and ask for a payment plan or their **hardship program**. Retailers are required to have hardship policies (AER: Customer hardship policies; AER: Your energy rights).
- NSW: ask about **EAPA** (Energy Accounts Payment Assistance) vouchers, which are handed out through community organisations (NSW Climate and Energy Action).
- If the retailer won't help, contact your state's free energy ombudsman (NSW: EWON, **1800 246 545**).

CHECKLIST

- [ ] Find your latest bill and NMI
- [ ] Run a comparison on Energy Made Easy or Victorian Energy Compare
- [ ] Call your retailer with the script
- [ ] Check whether you qualify for a concession or rebate
- [ ] If you have a smart meter, look into the Solar Sharer / Midday Power Saver

04 Fuel

Use the official price tools

Moneysmart lists these by state (Moneysmart: Ways to save on food and fuel):

- **NSW & ACT:** FuelCheck app and website. It has price alerts, a "My Trip" route planner and "Trends" to spot the cheapest day locally (NSW Government).
- **VIC:** Servo Saver in the Service Victoria app.
- **QLD:** approved third-party apps listed by Queensland Treasury.
- **SA:** approved apps listed by Consumer and Business Services.
- **WA:** FuelWatch

- **TAS:** FuelCheck TAS
- **NT:** MyFuel NT

Price cycles (big cities only)

- In Sydney, Melbourne, Brisbane, Adelaide and Perth, petrol prices tend to jump quickly and then drift down slowly before the next jump. The ACCC posts buying tips for those five cities at least Monday, Wednesday and Friday (ACCC: Petrol price cycles).
- **2026 caveat:** the ACCC says that since the Middle East conflict began in late February 2026, price cycles have mostly **not** been happening in Sydney, Melbourne, Brisbane and Adelaide. Perth's weekly cycle has kept going. For now, shopping around on the apps matters more than timing.
- Diesel and LPG don't follow price cycles, and neither do most regional towns (ACCC). For regional drivers and diesel utes, **the app is the tool**.

Discounts and dockets

- Supermarket dockets, servo apps, motoring clubs, insurers and even super funds can offer fuel discounts or rewards. Some servo apps let you lock in a price for a few days (Moneysmart).
- Only worth it if you'd be buying there anyway. Don't drive 20 minutes out of your way to save a few cents.

Drive-in, drive-out and long hauls

- Use FuelCheck's "My Trip" (or your state's app) to plan fill-ups along your regular route to site or the airport.

> FROM CONNOR:
> Fuel for the drive? Haha, it's getting worse. I'm stuck between a rock and a hard place. I want something smaller, but I also travel 400km on country roads to get to work and there's wildlife everywhere. If you can, and you feel safe doing it, I recommend a smaller car that's good on fuel, or bus it if you can. The price of fuel is a joke, and it's a big reason why Paydirt Club exists today.

CHECKLIST

- [ ] Install your state's fuel app and set a price alert
- [ ] City driver? Check the ACCC buying tip before filling up
- [ ] Round up the discount programs you're already a member of

05 Insurance

Review every year, don't just auto-renew

Moneysmart says not to simply accept the renewal notice. Before renewing, check that (Moneysmart: Choosing home insurance):

- your sum insured is still enough, including inflation and any renos
- your excess is still affordable
- the policy still covers the risks that matter to you
- no exclusions or limits have changed
- other insurers don't offer better value

Your renewal notice should show last year's premium next to this year's, so you can see the jump.

Call and ask (script)

> *"My renewal came in at $_____, up from $_____ last year. I'm getting quotes elsewhere. Is there anything you can do on price or excess before I decide?"*

Excess trade-offs

A higher excess usually means a lower premium, but you pay more out of pocket if you claim. Only raise it to an amount you could actually find at short notice (Moneysmart).

Compare like with like

- Use the **Key Fact Sheet** (home and contents) and the PDS to compare cover, not just price. The cheapest policy may not give you the cover you need (Moneysmart).
- Comparison websites are businesses. They may make money from promoted links and may not cover every insurer (Moneysmart).

- Car insurance: Moneysmart's car insurance guide covers types of cover, no-claim bonuses and add-ons.

Bundling: check the maths

Bundling (home plus contents plus car with one insurer) can come with a discount. It's still worth pricing each policy on its own, because the bundle discount doesn't guarantee the best overall price or the right cover.

Underinsurance is a false economy

Cutting cover to save on the premium can cost far more after a fire, flood or theft. See Moneysmart: Underinsurance.

CHECKLIST

- [ ] List every policy and its renewal month
- [ ] For the next renewal: get 2–3 comparable quotes
- [ ] Call your insurer with the script
- [ ] Check your sum insured is still realistic

06 Phone and internet

- **Work out what you actually use:** check your data use in the phone's settings for the last few months.
- **Coverage first, especially for regional and site workers.** Most plans run on one of the three main networks (Telstra, Optus, Vodafone). Check the coverage map for home, site and the drive in between (Moneysmart: Choosing a mobile phone plan).
- **Smaller providers:** lots of smaller brands resell access to those same networks (these are often called MVNOs). Plenty of them offer month-to-month or prepaid plans. Before you sign up, check which network they use and what speed or priority limits apply.

- **Phone and plan separately:** buying the handset outright and going prepaid or SIM-only makes it easier to switch later. Phone-on-plan contracts can charge fees if you leave early (Moneysmart).
- **Compare using the Critical Information Summary (CIS).** Every plan has one, and it lays out the price and features in a standard format (Moneysmart).
- **Home internet:** your new provider usually handles the transfer. If a dispute with your telco doesn't get fixed, the Telecommunications Industry Ombudsman is free: **1800 062 058**.
- **Struggling to pay?** Telcos have to give you financial hardship information and options (Dept of Infrastructure).

CHECKLIST

- [ ] Check your last 3 months of data use
- [ ] Check coverage maps for home and site
- [ ] Compare 2–3 plans using the CIS
- [ ] Out of contract? Ask your current provider for a better deal

07 Subscriptions and bank fees

Subscription audit (20 minutes, once a quarter)

1. Search your bank app and email for "subscription", "renewal", "monthly" and "trial".
2. List each one: what it is, the cost, how often, and when you last used it.
3. Cancel anything you haven't used in the last month. You can always come back.
4. Check your phone's app store subscriptions list too (it's in the account settings).
5. Look for doubled-up services (two music apps, two streaming services with the same shows).

Moneysmart suggests looking for subscriptions you no longer use and fees you don't recognise whenever you review your transactions (Moneysmart: Track your spending).

Bank fees

- Check your statements for monthly account fees, ATM fees, overdrawn fees and international transaction fees.
- If you're paying an account-keeping fee, ask your bank whether there's a no-fee account or a fee waiver. Otherwise, compare. See Moneysmart: Transaction accounts and debit cards.
- Carrying a credit card balance? Moneysmart suggests asking your lender for a lower rate or looking at cheaper options (Moneysmart).

CHECKLIST

- [ ] List every subscription and cancel the ones you don't use
- [ ] Check last month's statement for bank fees
- [ ] Set a quarterly calendar reminder to do it again

08 Debt and hardship basics

It happens to plenty of good, hardworking people. Moneysmart reports more than 280,000 hardship notices across Australia in 2024/25, with over-commitment and reduced income among the top reasons (Moneysmart: Financial hardship). **Asking early gives you more options.**

Free help, no sales pitch

- **National Debt Helpline: 1800 007 007.** Free, confidential financial counselling. Phone weekdays 9:30am–4:30pm, live chat weekdays 9am–8pm (ndh.org.au).
- **Mob Strong Debt Help: 1800 808 488.** Free legal advice on money matters for Aboriginal and Torres Strait Islander peoples (Moneysmart).
- **Beyond Blue: 1300 22 46 36**, 24/7, if the stress is getting on top of you.

Asking for a hardship arrangement

- Contact your lender's **hardship team** (search "hardship" on their website). Your lender **must consider** your request and must give reasons if they say no (Moneysmart).
- They'll usually ask why you need help, what your income and major expenses are, and what you can afford. You don't have to tell your life story.
- Moneysmart says a hardship arrangement **won't affect your credit score**. Your report will show the arrangement, but the listing is deleted after 12 months.
- Only agree to repayments you can actually keep up.
- Bills (power, phone, water, council) work the same way: call early and ask for a payment plan (Moneysmart: Problems paying your bills and fines).

Payday loans: know the real cost

- Payday (small amount) loans can charge an establishment fee of up to 20% of the amount borrowed, plus up to 4% a month. Moneysmart's example:

repaying a $2,000 payday loan over a year costs about $3,360 all up (Moneysmart: Payday loans).

- **Cheaper options to look at first:** No Interest Loans for essentials (Moneysmart: No Interest Loans; Good Shepherd **13 64 57**), a Centrelink advance if you're eligible, or a payment plan with the company you owe.

Buy now pay later (BNPL): the traps

- It's usually "interest free" but not fee free. Late fees, account fees and processing fees can all apply (Moneysmart: BNPL).
- Applications and missed payments can show up on your credit report and affect future car or home loans.
- Juggling several BNPL accounts makes it easy to lose track and end up overdrawn.
- Since June 2025, BNPL providers must hold a credit licence and have hardship processes (ASIC). If you're struggling, ask them for hardship help.
- Moneysmart notes that old-school lay-by has no account-keeping or late fees.

CHECKLIST

- [ ] List every debt: who, balance, repayment and due date
- [ ] Behind on anything? Call the lender's hardship team this week
- [ ] Save 1800 007 007 in your phone
- [ ] Add up your BNPL repayments in the weekly tracker

09 Shift and FIFO angles

A few things that are genuinely handy when you're away for days or weeks at a time:

- **Pause or downgrade while you're away.** Some gyms, streaming services and other memberships let you freeze or pause. Ask. A home internet or

streaming plan you only use on R&R might be worth downgrading.

- **Swing-proof your bills.** Set bill due dates and direct debits for just after payday. Put rego, insurance and quarterly bills in your calendar so they don't land mid-swing.
- **Camp meals.** If meals are supplied on site, eat there instead of topping up at the servo on the way in. Shop for home around your roster so food doesn't go off while you're away.
- **Airport and travel days.** Parking, food and fuel on travel days add up. Plan them like any other bill. Car-pooling with crew may help if your roster lines up.
- **Allowances and tax: check, don't guess.** Whether an allowance is taxable, and what you can claim, depends on your arrangement. Generally, travel between home and your regular workplace is private and can't be claimed (ATO: Trips you can and can't claim). The ATO has an occupation guide for **mining site employees** (ATO occupation guides). Ask payroll how your allowances are treated, and check with a registered tax agent.

FROM CONNOR: THREE SWING TIPS

- **Leave your wallet at home.** If you're working on a site that provides everything, seriously, leave it at home. You don't need to put your hand in your pocket unless you want a beer, a soft drink or energy drink, lollies and things like that. If you can live without those on swing, the wallet can stay home.
- **Cook extra and freeze it.** If you're in a LAHA arrangement, you'll probably be limited on fridge space. When I make a stew or a curry at home, I make extra and freeze it for work.
- **Set a food budget.** Pick an amount you can't go over and stick to it. It takes discipline, but it's doable. For example, I keep my food spend below $200 while I'm away, but I only eat dinner and a few snacks. That's just my own number, not a target.

10 This week's actions (one page)

Pick 3. Tick them off. Tell the crew in #money-col.

Money check-in

- [ ] Set a weekly 15-minute reminder
- [ ] Fill in last week's tracker from the bank app

Groceries

- [ ] Plan next week's meals and lunches
- [ ] Compare unit prices on 5 regular items
- [ ] Batch cook once and freeze portions

Power and gas

- [ ] Compare on Energy Made Easy (NSW/QLD/SA/TAS/ACT) or Victorian Energy Compare (VIC)
- [ ] Call your retailer and ask for their best plan
- [ ] Check concession or rebate eligibility

Fuel

- [ ] Install your state fuel app and set an alert

Insurance

- [ ] List renewal dates. Get quotes before the next one

Phone and internet

- [ ] Check data use and coverage, then compare plans

Subscriptions and fees

- [ ] Cancel one unused subscription
- [ ] Check for bank fees

Debt

- [ ] List all debts, including BNPL
- [ ] Behind? Call the hardship team or the **National Debt Helpline 1800 007 007**

Handy numbers

- National Debt Helpline: **1800 007 007**
- Mob Strong Debt Help: **1800 808 488**
- Energy Made Easy: **1300 585 165**
- EWON (NSW energy & water ombudsman): **1800 246 545**
- Telecommunications Industry Ombudsman: **1800 062 058**
- No Interest Loans (Good Shepherd): **13 64 57**
- Beyond Blue: **1300 22 46 36**

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