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Adam Liaw's simple change to save money on your food shop

Street appeal

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BIG **2024** MONEY ENERGY

- + 5 ways to make your money go further
- + Easiest budget ever
- + The top rewards that save you \$ at shops!





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Contents



Photo Essay – page 8 

Know

Money matters

- 8 **Photo Essay**
Adelaide Chinatown's vibrant community builds a sense of home
- 12 **Spotlight**
A new football fund that encourages women and girls to lace up
- 13 **Test Drive**
Simple ways to invest using the CommBank app
- 14 **Cash Flow**
Author Hannah Moloney on what she values most

Save

Reset 2024

- 18 **Plan Ahead**
Jess Irvine's top budget tips
- 20 **Cheat Sheet**
The debt that grows wealth
- 23 **Quick Wins**
Use points to stretch dollars
- 24 **Table Talk**
Adam Liaw embraces veg
- 27 **Smart Swap**
Benefits of driving an EV
- 28 **Break Time**
Savvy tips to plan holidays

Contents

Grow

Make it count

- 32 **Wise Words**
Former pro-surfer Shaun Tomson on finding purpose
- 34 **Small Business**
Turning others' trash into treasure
- 38 **New Balance**
Retirees find ways to live their best life

Dream

Live your best life

- 44 **House Proud**
Give your home's façade a confidence (and value) boost
- 50 **Bucket List**
Keep those summer feels with fun day trips
- 54 **One Last Note**
The best \$5 that singer Thndo ever spent



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Small Business – page 34



“I fell in love with deconstructing vintage garments and upcycled materials and making something new out of them. Much of my work is about embellishment.”

RACHEL BURKE, DESIGNER

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Welcome

I've never trusted the promise of "new year, new you". At a time when I'm focused on recovering from last year while wrestling fairy lights off a crispy tree, the notion of embracing a makeover plan requires too much reflection from the nap position I assumed on Boxing Day.

That said, the idea of goal-setting does appeal. I do want to think about my purpose, as suggested by pro-surfer Shaun Tomson (page 32). I want to run through a few exercises to boost my financial wellness. That feels like starting out the year on the right foot (but in the same shoes).

Dispatching directly from the sun-lounger, here are some of the easy wins in this issue that I've been implementing without too much fuss: Adam's Liaw's tip to reduce the cost of my weekly shop by increasing veggie-focused meals (page 24) is as simple as it is clever. When I hear personal finance expert Jess Irvine step out how simple a budget can be (page 18), I wonder why I've been too intimidated to start one before. I've also signed up for a few loyalty programs (page 23) – if I'm spending money, let's accumulate points.

I shouldn't play favourites but the idea that speaks to me most is the holiday planner (page 28). We didn't book a family trip last year or the one before that – there just wasn't enough wiggle room in the household budget. But having a holiday to look forward to is one of the best ways to put a spring in your step as you head back into work. So don't mind me while I Google "cherry blossom season" and plot out a trip to Tokyo.



Brooke Le Poer Trench
Content Director

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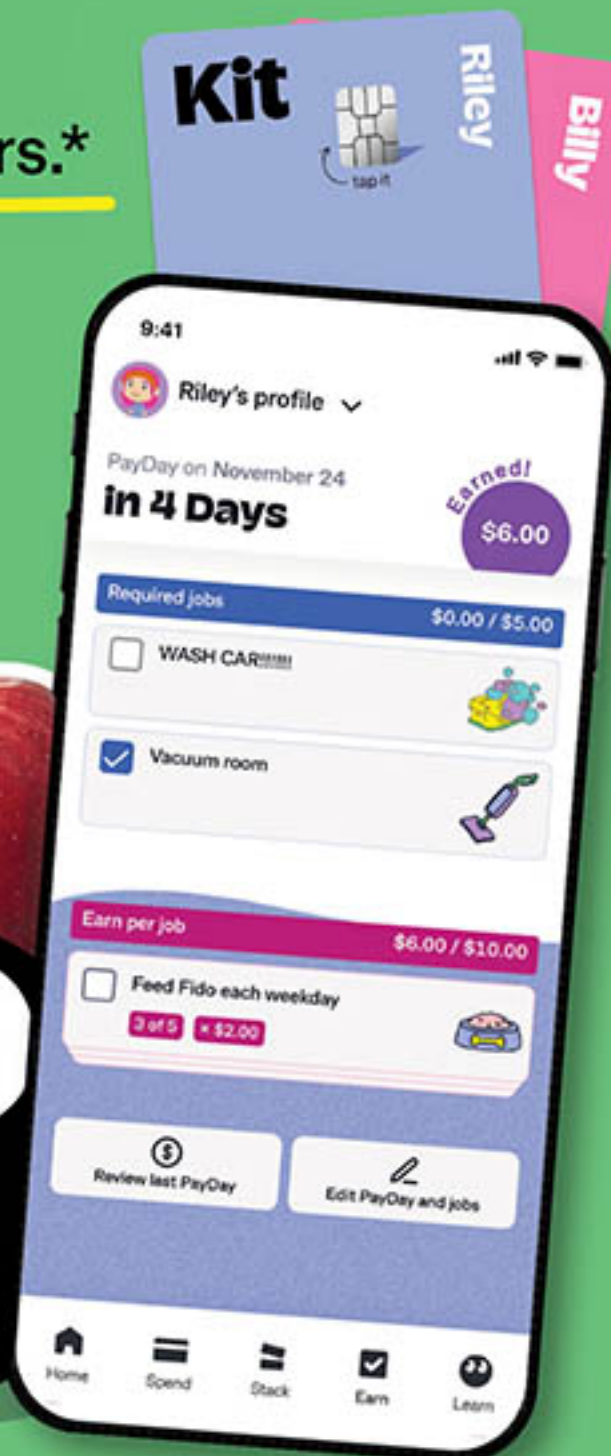
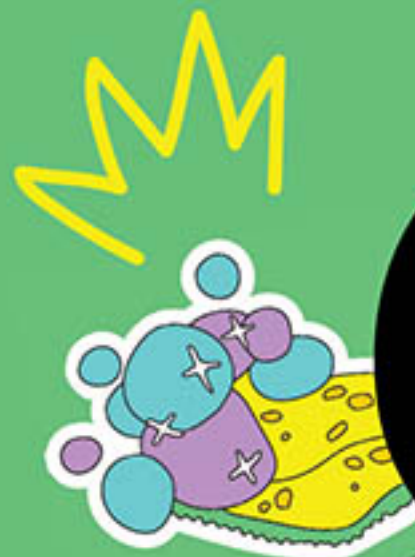
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Money matters

Know

PHOTO ESSAY

Cathy Chong

For this retired nurse, Chinatown was a lifeline when she arrived in Australia.

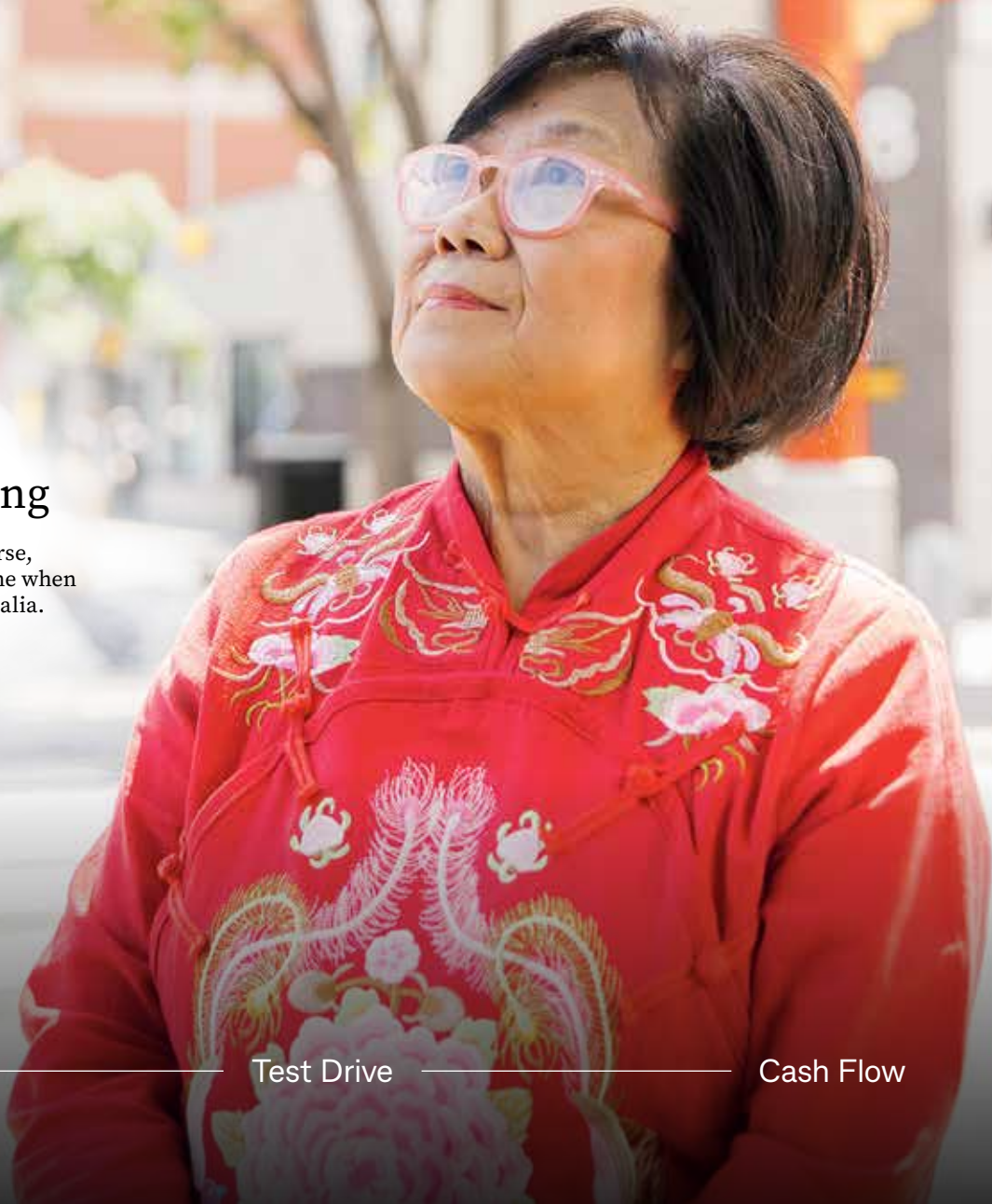


Photo Essay

Family and fortune



The Chinatown precinct in Adelaide has grown from a small patch in the CBD to a vibrant hub that celebrates Asia, thanks to these passionate locals.

STORY BY DILVIN YASA + PHOTOGRAPHY BY KATE DYER

On a map, Chinatown is simply a precinct in the south-east end of Adelaide's CBD, sandwiched between Grote and Grouger streets. To its locals, however, it's a vibrant paifang-punctuated, pagoda-roofed portal to another world, where a maze of Chinese, Vietnamese, Korean and other Asian establishments come together in a dizzying show of humming yum cha restaurants and bubble tea

bars, all dotted with red lanterns. Established in the 1960s as a meeting place for Adelaide's Chinese immigrant population, Chinatown has blossomed largely due to the "lend a hand, give a boost" mentality of forward-thinking cultural leaders. As we get set to celebrate Lunar New Year, we spoke to four locals about the joys and challenges of building a life in a new country.

Years of knockbacks led former international student Tin Fahey to ditch accounting and open the popular local eatery Vietnamese Laundry, which she runs alongside her husband, Alex.

“I came to Australia in 2005 to undertake a bachelor of commerce, even though I was an accountant in Vietnam. Once I finished studying, I found things weren’t going to be easy. Despite being overqualified for every job I applied for, I didn’t get one call back.

Chinatown was quite a different space for the Vietnamese community back then. My husband, Alex, and I loved how central it was and bought a house nearby but there weren’t many Vietnamese eateries; if I wanted a banh mi, I had to travel quite a distance or make my own. Eventually, Alex said, ‘Nobody makes a better banh mi than you. Why not give it a go?’ In 2013, we took over a laundrette and started Vietnamese Laundry, which serves the classic dishes I was craving from back home: pho, bao and, of course, banh mi.

I think our restaurant is a good representation of what Chinatown offers. We created a bustling space and tight-knit community where everyone knows everyone. We have people who come from all over Adelaide and we’ve watched customers fall in love and get married and have seen their children grow. It’s exactly the environment we want our children in. Our five-year-old son knows most of the stallholders in Central Market!

With a new baby, we’ll be busy during the Lunar New Year but it’s always a special time for us. We go to temple and spend time with family but also enjoy a meal with our staff, who are all international students. It can be hard at this time of year for those living so far away from their families but at Vietnamese Laundry, we’re one big happy family.”

(Opposite) Tin Fahey at her eatery, Vietnamese Laundry; (below, left) her famous banh mi; (below, right) a mural in Adelaide’s Chinatown.

“We wanted to create the perfect representation of Chinatown where everyone knows one another.”





Helping Mandarin-speaking customers make their money work harder is just one element of the service Sunny Lim, branch manager of Adelaide's Gouger Street branch, provides.

"I think my parents were terrified when I came to Adelaide for university in 1997. I promised I'd go back to Malaysia as soon as I finished my studies but I fell in love with the city and its people and stayed. Adelaide's Chinatown was different back then. There were few high-rises and we didn't have the diversity of cultures we see today. But there was always a vibrancy you felt the moment you stepped into the precinct.

I started with CBA 19 years ago as the first customer service officer to offer Mandarin services in South Australia. At that stage, the number of customers from the local Asian community who chose to bank with us was growing considerably and it was clear the branch needed Chinese-speaking staff who could help. I started with 20 customers that year. Within five years, that number was well over 1000 and predominantly made up of high-value business migrants and international students. Today, I'm the frontline customer service specialist, assisting with queries and referring customers to appropriate specialist services. Being able to help in a meaningful way is satisfying.

The Lunar New Year is an important occasion for me and also in my role at the bank. We celebrate by holding a Lunar New Year event, inviting a wide range of customers so we can usher in the new year together. In my home, I take care to follow the traditions of my ancestors so my children [a 14-year-old and 12-year-old twins] can pass on our ancestral traditions to the next generation."

Dr Alfred Huang, the former lord mayor of Adelaide and retired president of the China Business Network of South Australia, spent years highlighting Adelaide as a university city in a bid to capture the international student market.

"I became the first Chinese-born Lord Mayor of an Australian capital city in 2000 – quite a journey from when I arrived in Australia as an engineering student in 1965. Back then, the White Australia policy was in place, which prevented the growth of multiculturalism. I spent decades working for the Commonwealth government as an engineer in Sydney and Melbourne but moving to Adelaide in 1980 was a shock. Back then, there weren't many Asians in South Australia and the city lacked the vibrancy of its larger counterparts. But I could see an opportunity to build something exciting here.

Determined to build Adelaide into a thriving city, I began electioneering in the early '90s and became the first Asian to be elected a councillor of the Adelaide City Council in 1992. I knew an influx of youth was the key to making Adelaide more vibrant and multicultural so during my time in council, I began to push the idea that this could be achieved through marketing Adelaide as a university city and inviting international students to study here. With my council colleagues, local university leaders and state government officials, I travelled to China, Malaysia, Singapore, Thailand, the Philippines and many other Southeast Asian destinations to promote Adelaide as the place to be. Now, when I see all the different eateries and other businesses – particularly around Chinatown – I feel a sense of pride for what we've achieved."

"I could see an opportunity to build something exciting here."



Dr Alfred Huang in Victoria Square at Adelaide's City Fun Day in 2002.



“When you’ve been through hardship, you never forget what a difference a little kindness can make.”

Since her move to Australia in the 1960s, Cathy Chong, a retired nurse and president of Chinese Welfare Services of SA Inc, has worked to educate and help new arrivals.

“I can still remember how I felt landing in Adelaide from Malaysia in 1968. Looking out the airplane window, I saw an airport with a single-storey building and one lonesome lane and the rest of the city was essentially a small town. That’s when I realised I had next-to-no idea about Australian culture or the local way of life. To say it was a shock to the system would be a huge understatement, and that’s before I tell you about my early years of nursing, working 16 hours a day for \$14 a week.

Chinatown was a lifeline for me at the time. On Saturday mornings, the other nurses and I would go to Central Market and because we couldn’t afford chicken or find many of the ingredients we were used to back home, we became inventive. We would buy pasta to fry in place of noodles and put chicken necks – then five cents a kilo – in soup for nourishment. They were hard times but local

volunteer groups, such as the Rotarians, were kind to us, taking us on local holidays and throwing get-togethers so we wouldn’t feel so isolated. That’s why I’m now a Rotarian, active in the international student space; I run barbecues and organise fresh produce collections to give to those doing it tough. When you’ve been through hardship, you never forget the difference a little kindness can make.

Although I continued working as a nurse for decades, running intensive care for 38 years, I stayed committed to helping Chinese Australians integrate into society and access local support groups. In my volunteer capacity with the Chinese Welfare Service, an organisation I’ve been involved with for more than 30 years, I’ve done everything from running language classes to teaching basic skills, such as how to get a bus pass. I was also the president of Chinatown Adelaide, where one of our initiatives was to run the annual Lunar New Year Street Party. When I got a letter from the governor general about my Member of the Order of Australia in 2021, I couldn’t believe it. It’s recognition of a lifelong passion to help others.” ♦

Spotlight

The Growing Football Fund

STORY BY SARAH MARINOS



Charlotte Grant, Lydia Williams and Sam Kerr at the Growing Football Fund launch.

CommBank and Football Australia are encouraging the next generation of CommBank Matildas to lace up their boots.

When the CommBank Matildas stepped onto the pitch for the semi-final of the FIFA Women's World Cup earlier this year, more than 11 million Australians were watching. And while they may have lost 1-3 to England, they also starred in the most-watched TV program since 2001.

During the World Cup, the team showcased the rise and rise in popularity of women's football. And at grassroots community clubs around the country, the next generation of girls are discovering the benefits and enjoyment of playing football and being part of a team.

To encourage more women and girls across the nation to take up the sport, CommBank and Football Australia have

launched the Growing Football Fund to support coaches and community teams. The goal is to attract and retain 50,000 female players and coaches in the next two years.

Sam Kerr, captain of the CommBank Matildas, and her teammates have thrown their support behind the campaign. "We've seen what's possible when you invest in women and girls and provide them with the opportunity to fulfil their potential," says Kerr. "We want this transformative experience for women and girls at all levels of football. I'm excited to see how the Growing Football Fund will be able to support clubs to increase access to football for women and

girls, whether they're playing or coaching the next generation."

The fund will provide grants of up to \$5000 to associations, clubs and teams, to support women and girls in football. There will also be an online Coaches Hub to support coaches, with resources, scholarships, technical training and networking opportunities.

"There's never been greater awareness and interest in women's football in Australia, particularly at grassroots level," says Sarah Walsh, the head of women's football, women's world cup legacy and inclusion at Football Australia. "Critical to growth in participation is support for our coaches, greater

The goal is to attract and retain

50,000

more female football players over the next two years and support coaches of women and girls football.

accessibility to training, more pathways and ongoing support to foster an environment where all players can thrive."

Recipients will be announced in February 2024. ♦

Test Drive

Tap and go

TRIALLED BY ANNELIESE BEARD

If you're ready to leap into the world of investing, the CommBank app is here to hold your hand.

Set-up is simple

As a longstanding CommBank customer with access to the app, I realised I was only a few steps away from being able to buy CommSec Pocket exchange-traded funds (ETFs) in the CommBank app. The app is user friendly and all you need is an eligible CommBank transaction account and NetBank Client number and you can sign up. I tapped the "Investing" tile in my CommBank app and then selected Pocket ETFs. Then I chose my settlement account and in a few easy steps I was ready to trade.

Start somewhere

I noticed I had some spare cash leftover each month so I decided to make it count. CommBank lets you invest as little as \$50* so there's no need to splash big cash. There are 10 themed ETFs to invest in, which means you can put your money where it matters to you. I chose the Health Wise ETF to invest in global healthcare companies.

Become an expert

I don't know a huge amount about investing in shares and I was able to read up on ETFs, which are a great way for first-timers to diversify their portfolio and invest in a group of companies instead of one in particular. This made my choice easy. The app is great

at hand-holding with digestible tips that make it easy to invest but also make me feel like I'm learning at the same time.

Make it auto

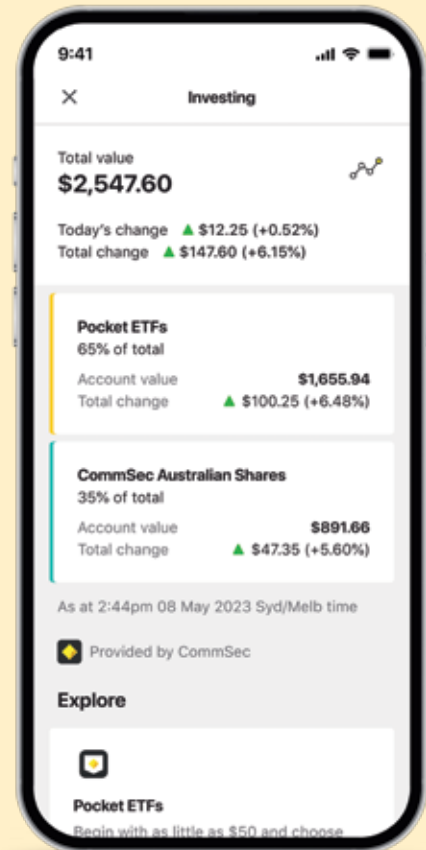
I want investing to become second nature, which means automated payments are a good solution for me. This way, I won't forget! I chose to take the dollar cost averaging method whereby my account makes regular investments monthly on my behalf. I know investing is a long-term commitment so this way I can be sure to not miss a month.

Hidden costs?

One reason I haven't invested until now is that I had a lot of assumptions about the fees involved – I thought I wouldn't have enough to invest to justify the cost. Turns out, it costs only \$2 on trades up to \$1000+ and there are no account fees. There's an ETF management fee that ranges from 0.05 to 0.69 per cent but you won't be out of pocket as these are deducted from the ETF's unit price.

Growing is easy

I was excited to learn how simple it can be to grow my holding. I set up a distribution reinvestment plan with the share registry so my dividends are automatically reinvested and I don't have to think about reinvesting myself. ♦



ETF explainer

With more than 2000 companies listed on the ASX, it can be difficult to know where to start investing. ETFs make it simple by allowing you to buy units in baskets of shares or other investments grouped in themes, like Global 100 and Aussie Top 200, and they have lower minimum purchase requirements.



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Cash Flow

What I know about money

INTERVIEW BY BROOKE LE POER TRENCH

For author and permaculture practitioner Hannah Moloney, the best things in life really do grow on trees.

While food costs continue to creep higher, Hannah's new book, *Good Life Growing*, is a timely guide to how anyone can grow fruit and veg anywhere in Australia. Whether you have pots on a balcony or a whole plot to play with, it's all possible. And the same practical approach she has to gardening tends to her finances, too.

(Opposite) Hannah Moloney with her daughter, Frida, and partner, Anton Vikstrom.

What is your money story? As the youngest of five kids, there wasn't a lot of money around. I didn't think we were poor but as a result of the way I grew up, I've always had this message in my brain saying, "Save your money, don't spend or waste it." For me, savings meant safety.

Did that follow you into your adult life?

I can remember travelling with friends around Australia and they stopped for ice-cream. I was like, "I can't buy an ice-cream – I don't need it." They laughed and asked what difference spending \$2 would make. For me, saving every dollar mattered.

Most people would love to have your saving discipline. I'm very strategic with my spending. It took me years to go to cafés, for instance. Even now, if I'm there with my partner, I'll find myself thinking, "Oh, that's not a good use of money."

As a parent, what money lessons do you want to teach your daughter? I don't want to pass that same sense of scarcity on to her. So we do spend money on things like family holidays. I want her to be careful with money but also to see that you can make beautiful memories with it as well. I still have the strong inner voice that worries that I'm wasting money but my newer voice says, "I'm having a nice time with my kid."

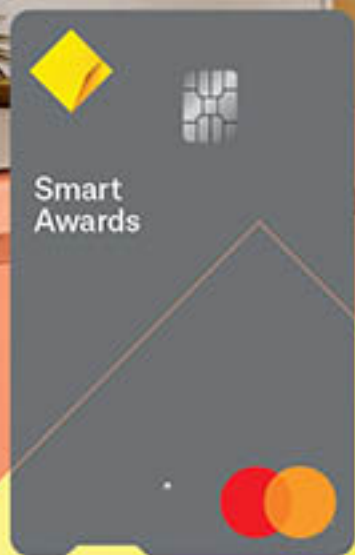
How do you strike the balance between working hard for security and enjoying life? It took me a while to learn how to value my time properly and get paid adequately. I do now, which is great. And the way I find balance is that I know how much work I need to do to pay my bills and the mortgage and save and then I make time to volunteer or do work that's subsidised for different community groups or individuals as needed. That way, the work that I do is about creating a good life for everybody, not just the people who can afford it.

What's your advice to people who want to be a little more self-sufficient?

I definitely think we can all turn our homes into places of production rather than just consumption. That might mean you grow a little bit of your food. You might collect some rainwater or maybe have solar panels. I'm not interested in total self-sufficiency because that's a huge amount of work and it's unrealistic for most of us. But I do like community sufficiency, where we help and support the people around us.

What is something that money can't buy? That feeling inside you of happiness, or connections with people. It's the golden stuff of life that keeps us going. ♦





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Reset 2024

Save

“When it comes to mastering your money, it’s all about starting small.”

JESS IRVINE,
PERSONAL FINANCE EXPERT



Plan Ahead

Quick Wins

Table Talk



Plan Ahead

Make a budget

The new year is a chance to start fresh, especially when it comes to your finances. CommBank personal finance expert Jess Irvine shares her top tips to get you sorted for a financially successful 2024.

One of the most common mistakes I see people make with money is thinking they don't need a written budget. Perhaps you, too, believe that paying close attention to your household incomings and outgoings is boring, tedious or just a bit weird.

Well, let me tell you that when it comes to your money, having no plan at all is often a plan to fail. If you're looking to kickstart your financial wellbeing and get your house in order, here are five concrete steps you can take – starting today.

One

GET TO KNOW YOUR CASH FLOW

Here are a few questions you should be able to answer: how much are you paid? How much do you spend? What's left over? As living costs rise, it's important we all know the levers that we have to pull back our spending in discretionary areas. It starts with getting to know your cash flow. Take advantage of the new year and track your spending for a period. When you look at the numbers, are you in surplus or deficit? You can do this any way that suits – with paper and pen or a digital tool. The CommBank app has a range of tools to help you track cash flow, monitor your spending and saving, set budgets and more. Search "Money Plan" in the CommBank app.

02



FIND WAYS TO SAVE/ EARN MORE

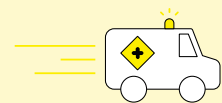
Once you know where your money is going, you can start to identify ways to potentially cut back on expenses or boost your income. When reviewing expenses, focus on the “big rocks” of your budget first, such as housing, insurance and bills. For insurance, shopping around, reviewing your coverage and revising your excesses can be effective ways to reduce premiums. Compare brands by using websites like the federal-government run Energy Made Easy (energymadeeasy.gov.au) or PrivateHealth.gov.au can help. On the income side, Benefits finder in the CommBank app can help you identify any government concessions, grants or rebates that you might be eligible for.

03

Build an EMERGENCY FUND

Having a pot of readily accessible cash can not only help alleviate money stress, it’s also the foundation of good investing. Why? Because most investments require a long horizon and nobody wants to have to liquidate an asset to fund new tyres or unforeseen medical expenses.

Most personal finance experts recommend having between three and six months of living expenses saved in a dedicated emergency fund, stored in an at-call high-interest savings account or in an offset account for your mortgage, if you have one.



Four

PAY OFF HIGH-INTEREST DEBTS

While you’re building your emergency fund, don’t forget any high-interest consumer debts you hold, such as credit cards, personal and other loans. Loans not secured against an appreciating asset – like a property – usually attract relatively high interest rates so it can make sense to direct some of your household’s surplus cash towards knocking over these debts, using either the “snowball” or the “avalanche” method.

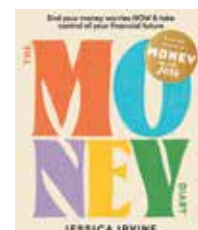
The snowball method involves lining up debts from smallest to largest by amount owing and starting to pay off the smallest one first. This can give you an important sense of achievement and a confidence boost. Alternatively, the avalanche method means identifying your debt with the highest interest rate and paying that off as the priority to minimise total interest paid.

05

EXPERIMENT WITH A MONEY GOAL

Once you have control of your cash flow and are beginning to put it to work, it’s time to dream big. A solid money goal is simply a dream with two special features: a price tag and a deadline. Whether it’s saving for a holiday or a home deposit, the first step is to identify your dream. What do you want? Then, research the likely cost of your dream and figure out a time frame over which it will be realistic to accumulate that money.

If you’re new to this, start small. Perhaps you could aim to save \$1000 to fund Christmas 2024. You have 12 months so that’s roughly \$85 you need to set aside each month this year for a stress-free seasonal period. Write down your goal and review it regularly. When it comes to mastering your money, it’s all about starting small and simply keeping going. ♦



Jess Irvine (@moneywithjess) is a finance expert, author of *Money with Jess* and a respected journalist with nearly two decades of financial reporting experience. Her personal passion is helping people with their money. Jess’ new book, *The Money Diary* (Wiley), is out now.

Cheat Sheet

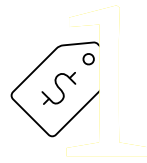
Healthy debt

STORY BY BROOKE LE POER TRENCH

We tend to think of debt as a drain on resources but used wisely, borrowed funds can have a positive impact on our financial wellbeing and future.

Debt that helps you build wealth and increase income over time has the potential to improve your financial wellbeing. Think student loans, business loans and mortgages. “Debt can help you own assets earlier than if you had to save up and buy them outright,” says Jess Irvine, CommBank personal finance expert. “This gives you a longer exposure to any gains in the value of those assets or any income they derive, such as dividends or rent.” Discover how to think about the debt in your life and how hard it’s working for your financial future.

The affordability factor



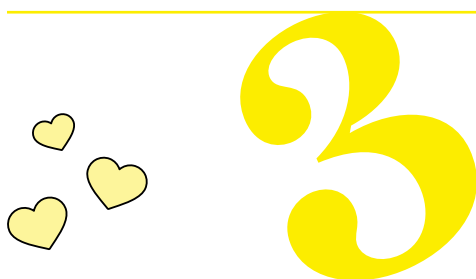
Here’s where the rubber hits the road: all debt comes at a cost. There are the hard costs (borrowing charges) and the opportunity cost of what you could be spending your money on in the absence of monthly repayments for your home, car or education. “Many investors use – or leverage – debt in the hopes that the returns on those assets will exceed the cost of borrowing over time,” says Irvine, noting that leveraging can be a powerful strategy for turbocharging your wealth, provided you borrow responsibly and can afford to keep up with repayments.

“Many investors use debt in the hopes that the returns on those assets exceed the cost of borrowing over time.”

2

Understand the upside

One way to assess the debt you have is to differentiate between the borrowing that grows your wealth and the debt that may not help in the long run. “There’s a big difference between using debt to purchase assets that you expect to appreciate in value over time or earn you an income, like property, versus using debt to buy things that will likely depreciate, like cars and clothes,” says Irvine. Also consider other ways debt can make your money work harder. For instance, keep money in your offset account for longer by using the interest-free period on your credit card for everyday expenses.

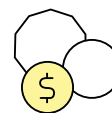


Play favourites

Not all debt is created equal, even though it all has a role to play in your life. “A home loan is an example of debt that is secured against an asset – your home,” says Irvine. “And because there’s an underlying asset against which the loan can be written, you’ll generally be charged a relatively lower rate of interest.” By contrast, unsecured loans, including personal loans and purchases made on credit cards, are generally charged at higher rates of interest and these are really the type of debt you want to focus on repaying first.

Think about future-you

When you assess whether a debt is right for you, it’s also important to consider your time frame, risk tolerance and ability to service your debt over time. For instance, you can afford your car loan repayments today but could that stop you from affording a different kind of leverage in the future? Think of where you are now but also where you’ll be in a few years when the debt is still around. True, your earnings may increase but it’s also worth considering other scenarios, such as interest rates increases.

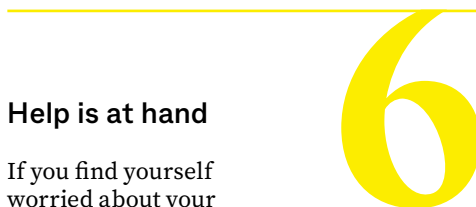


5

Find your balance

When it comes to the right income-to-debt ratio, there’s no one-size-fits-all answer. “Everyone has a different risk tolerance and different levels of resources and savings to cover themselves in the event of major life challenges, like a job loss or relationship breakdown,” says Irvine. “It’s important to only borrow to the extent that you’re comfortable with and know you can service.”

4



Help is at hand

If you find yourself worried about your repayments, reach out early to your lender. “They all have financial hardship teams that can help you through tough times with a variety of strategies, including altered repayment plans,” says Irvine, noting that sooner is better. If you’re a CommBank customer, call 13 30 95 for short-term help. The National Debt Helpline (call 1800 007 007) is also an important free and confidential resource. ♦

Tip: Know your score



Your credit score is a number that indicates your credit worthiness – or ability to repay your bills on time. Generally, the number is between 0 and 1000. The higher the score, the more you’re considered likely to pay back a loan, which affects how much lenders are likely to let you borrow and at what interest rate. CommBank has teamed up with Experian and Credit Savvy to provide customers with free credit scores. It’s as easy as heading into the CommBank app, opening your library and tapping the Credit score icon.



A Smart Mini way to grow your business with a \$0 reader.¹

Find out more at
commbank.com.au/smartmini



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Quick Wins

Use points

STORY BY SARAH MARINOS

As long as you're clear on what you need, reward and loyalty programs can help alleviate some of the pressure on your household budget.

As the cost-of-living creep continues and our dollars need to stretch further, harnessing the buying power of rewards and loyalty programs may bring some much-needed relief. But how do you get the most bang for your buck from the overwhelming range of programs offered by supermarkets, petrol stations, airlines, retailers, delivery services and more? Here's how to make those points and benefits stack up more quickly – without spending money you don't have and buying things you don't need.



Focus on weekly essentials

Look for bonus-point offers on products you need to buy regularly. For example, the Everyday Rewards programs offer different bonus-point products each week – stock up on those when bonus points are up for grabs.



Make points count

Keep a list of homewares that need updating and purchase that bowl set or hand mixer when the right offer arises. Also reduce your weekly spend by redeeming points for groceries.



Talk to your bank

Make your money work harder by earning cashbacks, discounts and free entry into prize draws linked to your banking services. The CommBank Yello program gives eligible customers benefits such as annual cashback on their home insurance, shopping offers and discounts on home-related purchases.



Consider buying in bulk

Some programs offer thousands of extra points if you spend a certain amount of money on groceries in a specific week or two weeks. Buy bigger ticket household items that you will always need to qualify for those extra points during that period.



Consider the little guys

Don't overlook humble reward programs, like the loyalty card at your local coffee shop that may offer a coffee on the house after you buy nine. They can offer great value for money.



Look for every opportunity

Get to know all the places you can collect points – then check the loyalty program's website so you scan whenever possible and make the most of new offers. When it comes time to invest in bigger items for your home, buy it from a retailer who is part of a program so you benefit from more than just the purchase. ♦

Watch outs

When you sign up for a reward or loyalty program, make sure you're aware of fees to join or use your points. Read notices about changes to the terms and conditions and find out if points you accumulate will expire after a certain amount of time – that's important if you plan to save your points to use towards a bigger-ticket item such as white goods.

CommBank Yello

The bank's new customer-recognition program has no fees to accumulate points and could give customers access to benefits such as cashbacks, discounts and prize draws, such as:

- ♦ Exclusive offers and cashbacks.
- ♦ 12 months free Kit membership.
- ♦ Monthly prize draws for Everyday Plus and Homeowner customers.

The CommBank Yello Terms and Conditions apply and eligibility criteria is subject to change. Search CommBank Yello to learn more.

Table Talk

Boost your veggies



WITH

Adam Liaw

PHOTOGRAPHY BY STEVE BROWN

Focusing on vegetables is one of the easiest ways to reduce the cost of your dinners, says Adam Liaw. It's not just good for the hip pocket – it's good for your health, too.

“Fresh, vibrant vegetables are easy on the eye and your weekly budget, too. Some households have what I call a ‘vegetarian sceptic’ in them: someone who doesn’t believe you can have a great meal without meat. Well, prove them wrong by working these delicious and easy-to-cook recipes into your weekly meal plan!”



FAMILY DINNER

Moussaka

PREP TIME	20 MINS
COOK TIME	30 MINS
SERVES	8

INGREDIENTS

4 tbsp olive oil
3 medium eggplants, sliced into 5mm slices
2 brown onions, finely diced
4 garlic cloves, roughly chopped
1kg lamb mince
125ml white wine
2 x 400g cans diced tomatoes
2 tsp dried oregano
1 tsp ground cinnamon
Salt and pepper, to season
2 cups shredded tasty cheese

BECHAMEL

75g butter
75g flour
750ml milk
1 tsp salt
¼ tsp grated nutmeg

Shop according to the Australian Dietary Guidelines.

With a fortnightly shop of about 30 per cent fruit and veg (instead of the average 13 per cent), a family of four could save up to \$150 every shop.

“This simple and impressive meal is perfect when you’re entertaining. It turns heads and tastes delicious without the price tag.”

METHOD

Heat your oven to 180°C (fan forced). Heat a large frying pan over high heat and add a little of the oil. Fry the eggplant in batches, adding oil as needed until browned. It doesn’t need to be completely softened. Remove the eggplant from the pan and add a little extra oil. Add the onions and garlic and fry for a few minutes until softened. Then add the mince and fry until browned. Add wine and bring to a simmer, then add the tomatoes, oregano and cinnamon, then season well with salt and pepper. Simmer for 30 minutes partially covered, stirring occasionally.

For the bechamel, heat the butter in a small saucepan and add the milk. Stir and cook for about 3 minutes, then add the milk a little at a time, stirring to avoid lumps as the mixture thickens. Simmer for a few minutes then stir through the salt and nutmeg.

Layer one third of the meat mixture into a large baking dish and top with one third of the eggplant. Repeat two more times then pour over the bechamel. Smooth the top and scatter with cheese. Bake for 30 minutes until the top is golden brown then stand for 10 minutes before serving.

Tomato soup



Dip this:

Spread butter on four thick slices of white bread and cover one side with a thick layer of parmesan. Place a large frying pan over medium heat and fry the bread, cheese-side down, for three minutes until the cheese is browned.

PREP TIME	20 MINS
COOK TIME	45 MINS
SERVES	4

INGREDIENTS

50g butter
 1 large brown onion, diced
 2 garlic cloves, roughly chopped
 1 red capsicum, diced
 1 celery stalk, diced
 1 carrot, diced
 1 tsp salt
 1 tbsp plain (all-purpose) flour
 800g tinned tomatoes
 2 cups vegetable stock
 1 cup loosely packed basil leaves
 ½ cup evaporated milk

METHOD

Place a large pot over medium heat and fry the butter, onion, garlic, capsicum, celery, carrot and salt for about eight minutes or until fragrant. Stir in the flour and cook for about a minute then add the tomatoes, stock and half the basil leaves and bring to a simmer. Cook for 30 minutes and remove from heat. Add the evaporated milk and blend in a high-speed blender until it reaches a smooth consistency.

“Soups are great to freeze and you can make them in bulk to then use as needed.”

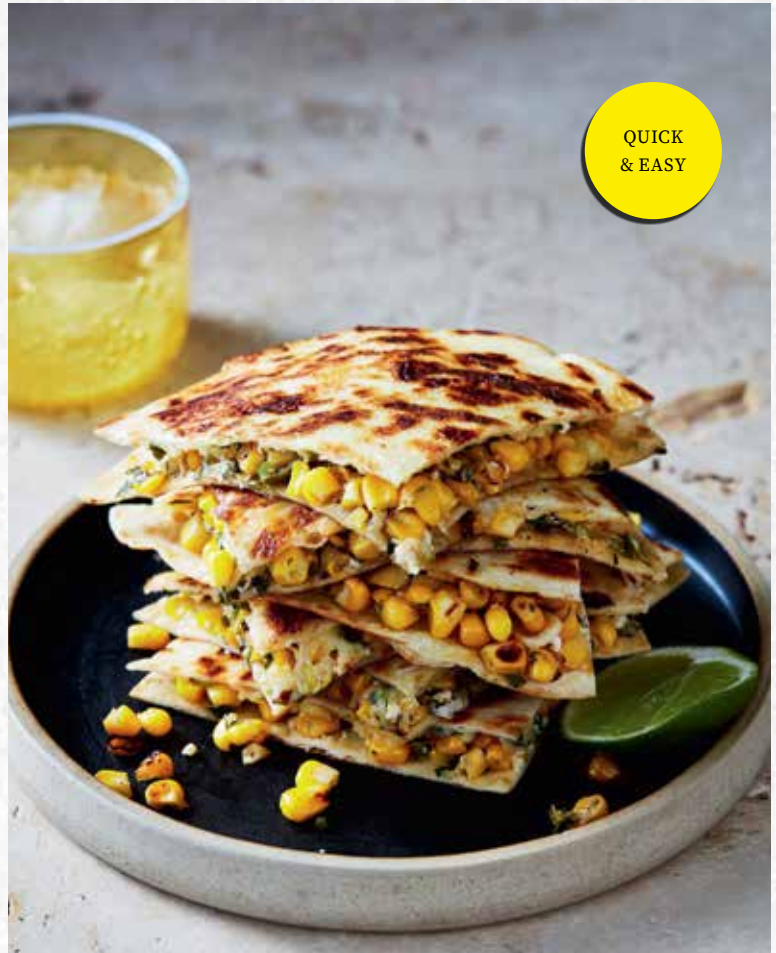
Cheese and corn quesadillas

PREP TIME 10 MINS
COOK TIME 20 MINS
SERVES 6

INGREDIENTS

3 corn cobs or about 2 cups of frozen corn kernels
2 tbsp vegetable oil
2 garlic cloves, finely minced
2 tbsp mayonnaise
1 lime, juiced, plus lime wedges to serve
4 spring onions, finely sliced
½ cup finely shredded coriander
2 cups grated mozzarella
½ cup finely crumbled feta
1 jalapeño chilli or large green chilli, seeds removed and finely chopped
¼ tsp chilli powder or to taste
12 flour tortillas

“If you want to speed up the cooking process, rather than cooking the quesadillas one at a time, use a larger hotplate – such as a barbecue – or even get a couple of pans going at once.”



METHOD

Slice the kernels off the corn by holding each cob vertically on a chopping board and running a knife down the length of the cob. Place a large frying pan over medium heat and add one tablespoon of oil. Add the corn and fry without stirring for about three minutes until blackened on one side. Partially cover the pan with a lid to stop the corn from jumping out as it cooks.

Stir in garlic and fry for one to two minutes until corn is cooked. Tip the cooked garlicky corn into a large bowl and combine with

the mayonnaise, lime juice, spring onion, coriander, cheese, chilli and chilli powder. Take three tablespoons of mixture and place it onto a tortilla. Spread it out and cover another tortilla.

Return pan to medium heat and add one teaspoon of the oil. Place one tortilla “sandwich” into the pan and press down lightly. Fry for two minutes on each side until the tortilla is toasted and the cheese melted. Repeat for the remaining tortillas and filling. Cut into wedges and serve with lime on the side. ♦



This is an edited extract from 7 Days of Dinner by Adam Liaw (Hardie Grant Books, RRP \$45), which is out now.



Smart Swap

Drive an EV

STORY BY SARAH MARINOS

Switching to an electric car will save you money and can take you even further than you think.

During the first half of 2023, just over eight per cent of all new cars being sold in showrooms across Australia were electric. That might not sound like much but it represents a 120 per cent increase on the number sold in the previous year. Drivers in the country's capital are leading the EV revolution with 21.8 per cent of all new cars bought in the ACT this year being electric. And research suggests more than half of us would consider buying an EV for our next car, with current bestsellers being the Tesla Model Y, Tesla Model 3 and BYD's ATTO 3. If you want to go electric, there are some impressive cost savings on offer and plenty of environmental benefits, too. Here's what you need to know.



Pay less getting from A to B

The cost of charging an EV is cheaper than filling your tank with petrol or diesel, despite rising utility prices. For example, fully charging a 65kWh electric Hyundai Kona overnight costs about \$20. The cost of filling the petrol tank? Closer to \$90. Another cost saving: EV models don't need servicing as often because they don't have an engine, gearbox, spark plugs and exhaust systems – so there are fewer things to go wrong.



Upfront savings

Until now EV prices have been higher than equivalent petrol or diesel versions but prices are falling as more players enter the market. Most state and territory governments across Australia also offer incentives to help ensure the next car you buy isn't a gas guzzler. Rebates help bring down the purchase price and so do discounts on stamp duty and registration fees. The Australian Government also offers a fringe benefits tax exemption if you buy an EV by salary sacrificing.

Cool fact

For city dwellers, the uptake of EVs will make for a more serene urban life. With fewer moving parts and no internal combustion engine noise, these cars are whisper-quiet.

1 in 6
customers
financing
a new
car with
CBA now
chooses
an EV



More affordable financing

Unlocking a lower interest rate to buy your EV is another spoil of making the switch. CommBank offers personal loan discounts for customers who want to invest in an electric or hybrid car – and is also the preferred finance provider for Tesla Australia. The CommBank electric vehicle loan covers the cost of the vehicle, charging station and batteries.



The planet will thank you

When something is as helpful for your household budget as the planet, you know it's good. Transport is the third-largest source of greenhouse gases in Australia. The principle environmental benefit is that EVs don't produce the CO₂ or nitrogen dioxide that petrol cars do, which creates pollution and adds to global warming. A medium-sized EV creates about a third of the CO₂ as its petrol counterpart. And many EVs are built from more recyclable materials. Happy, quiet driving. ♦



Break Time

Plan your holidays early

STORY BY BRIDGET DE MAINE

Being organised for the year's getaways doesn't just reap financial rewards – it benefits your wellbeing, too.



Childhood is full of countdowns. Obsessively crossing off the days until your birthday, impatiently watching pocket money build up for something special – it's safe to say kids fully comprehend the power of anticipation. In adulthood, as those milestones become a little less thrilling, there's still one thing we look forward to with childlike excitement: holidays. A slew of studies prove what we innately know, which is that we're at our happiest when we have a break booked in. In fact, some studies show that the highest levels of holiday-related happiness actually occur during the planning stage rather than the trip itself. Even better? Getting a grip on your vacation plan early is as good for your bank balance as it is for your mental health. Here are some things to consider when prioritising (and planning) travel for the year ahead.



Get curious

Before plans start getting big, ask yourself smaller questions first. How much of your annual budget can you dedicate to travel in the next 12 months? Is your preference to take one big break or a few shorter ones? Are you up for an Australian road trip or Europe-bound? Answering these questions in advance will give you the time to balance your holiday ambitions with your budget more effectively.

Take the big bites first

Flights and accommodation often represent the most sizable chunks of a travel budget so they're a good thing to research and purchase first. Although the jury's out as to exactly when flights are cheapest, one thing's for certain: the earlier you book, the more choice you have, which is a budget-traveller's best friend. Researching early will also give you an understanding of what's cheap and what's not and signing up for flight deal alerts will keep you on top of the best offers when they land. Also keep in mind that CommBank Awards credit card holders can pay for travel with points at Flight Centre (search CommBank Flight Centre for info) so if you're keen on booking, make your move once the points accumulate.

Work backwards

Say you're digging around and discover a flight to Mallorca will wipe out most of your budget. That doesn't mean a Spanish sojourn is off the table; it just means you can start to get creative with the *how* of your holiday. Maybe you can skip the resort for self-catering accommodation or perhaps now's the time to try camping in a different country. Planning in small portions gives you control over where you do (and don't) want to scrimp and save, allowing for greater control from the outset.

Look closely at loyalty programs

Another great pal for cost-savvy travellers is flights booked with frequent flyer rewards points. According to Daniel Sciberras, editor-in-chief of Point Hacks (pointhacks.com.au), watch out for new credit-card bonus offers, which can be as high as 100,000 frequent flyer points and put a serious dent in the cost of travel. Once you're ready to cash in your rewards, being flexible and planning ahead can reap major spoils. Sciberras suggests looking at alternative dates as well as considering connecting flights rather than direct. When it comes to other benefits that can save you: look out for cards that provide access to international travel insurance (like the CommBank Awards credit card) and that don't charge international fees when you're overseas (such as the CommBank Smart and Ultimate Rewards credit cards).



Budget tip

Give yourself a contingency budget

If you have a slightly deeper pocket once the holiday rolls around, you'll have the headspace to enjoy the break. Put aside some extra money each month for your travel budget if you can.

Don't forget the incidentals

Spontaneous travel is fun but not for your funds. Little extras that you may have forgotten – that new suitcase, an unforeseen vaccination, a passport renewal – are all things you can budget for if you look at the whole picture in advance. Don't forget to include crucial extras such as airport parking, entry fees for activities and transfer costs, which all add up. ♦





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CallerCheck verification helps
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It's an Australian bank first.



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Grow

Make it count

WISE WORDS

Shaun Tomson

The former pro-surfer shares what he knows about setting goals and focusing on the things that matter.

Wise Words

With purpose

STORY BY SARAH MARINOS



Now is the perfect time to figure out what you're leaping out of bed for each morning. Shaun Tomson, a former surfing world champion and author, has some ideas on how to start the new year with the right mindset.

When Shaun Tomson felt the ocean surge underneath his surfboard for the first time at the age of nine, it triggered a passion for riding big waves. Shaun began surfing in South Africa, where he grew up, and he can still remember the thrill he felt standing on his board for the first time.

He spent years perfecting his sport with a clear purpose in mind – to be the best surfer in the world. That purpose and passion saw him win the prestigious International Professional Surfers World Championship in 1977. He won 19 major pro events and earned a place in the Surfers' Hall of Fame.

"To be successful in whatever you choose to do, you need to merge passion and purpose," says Shaun. "People often talk about 'purpose' as being something ethereal but to me, it's a committed intention to accomplish something that is meaningful to you and the broader world. It's about having an intention to be better and an underlying rationale of why we're on this planet."

Since retiring from the pro-surfing circuit in 1989, Shaun has continued to find purpose. He founded a successful clothing business and now helps people

discover their own sense of purpose using a method he developed called The Code (shauntomson.com). His belief that purpose is a wellness game-changer is backed by plenty of research. A study by the University of Michigan involving almost 20,000 people found that those who have a strong sense of purpose generally lived longer and healthier lives. Meanwhile, researchers at the University of California Berkeley say having purpose helps reduce stress, boosts optimism and lowers the risk of memory loss and Alzheimer's disease.

Many of us experience something known as the knowing-doing gap, according to Lisa Lahey, a lecturer at Harvard University. It's when we want to make a change, we know we need to make a change and we know what we need to do to make that change... but we just can't seem to do it. Shaun's Code Method helps bridge the gap between knowing, having intention and the doing that helps us reach goals – whatever they may be. At a time of year when many of us spend time reflecting on what's to come, Shaun shares three simple steps to finding a sense of purpose.

1. Write 12 lines

Pick up a pen, find a sheet of paper and set a timer for 15 minutes and in that time write 12 lines that begin with the words "I will". The lines then become your purpose roadmap. Shaun suggests doing this with friends or family. "Those lines commit you. You're writing down your path and purpose."

2. Make it visible

Once you've written your lines – or "code" as Shaun calls it – stand up and read what you've written aloud. This helps cement your purpose and it can be both emotional and motivating. "Print copies of your code and stick them around your home as a visual reminder of the promises you've made to yourself."

3. Write a letter to yourself

Stay motivated and keep your sense of purpose by writing a letter to yourself detailing what you're grateful for in your life so far. Putting your gratitude on paper creates a positive, can-do mindset. "The Code is your surfboard and when there's a wave, you have to take action and ride it." ♦

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Apply for a new card by 29 February 2024
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[CommBank Smart Awards](#)

Apply for a new card by 29 February 2024 and get 20k points per month when you spend \$1.5k per month for the first 4 months. Applications are subject to credit approval. Terms and conditions, fees and charges apply. Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit license 234945.

Small Business

Your trash, my treasure

These makers are upcycling everything from used tinsel to old uniforms and books and created successful businesses in the process.

STORY BY HANNA MARTON

If you ever had a grandparent who insisted on saving and reusing everything, from odd buttons to random bolts, they may have been onto something. Besides being better for the planet – because the reclaimed materials aren't fast-tracked to landfill – transforming old stuff into new things is creative and oh-so-satisfying. It's also just smart maths to take something people no longer assign value to and make it desirable – and worth money – all over again.

Every person chucks 1.48 tonnes of stuff, on average, into the bin each year, according to the Australian Government's National Waste Report 2022. Sure, some of that is nappies and light bulbs but much of the trash we disregard can be treasure with a little imagination. Here are three resourceful game-changers who have turned their passion for upcycling into profit.



Brisbane-based fashion designer Rachel Burke makes wearable artwork from reclaimed materials, such as tulle and tinsel.

“At 23, after dropping out of a musical theatre degree, I made a dress every day for a year to raise money for the Starlight Children's Foundation. I fell in love with deconstructing vintage garments and upcycled materials and

making something new out of them. Because much of my work is about embellishment, it's nice when half the job is done for me.

A Brisbane store started stocking my label and then hired me as their in-house designer. Eventually, I became the head of womenswear design at Universal Store. Five years ago, I went out on my own. I don't believe in the concept of the 'starving artist' and

wanted to be financially stable before quitting my day job. I've been so busy ever since and am grateful for that.

I've supplied garments to Beyoncé's kids via their stylist. Australian actor and playwright Anna McGahan wore one of my gowns – made from a second-hand dress and dead-stock tulle – to the Logies last year. For a concert on his birthday, Harry Styles was gifted a tinsel coat by stadium management, which I'd originally made for Fashion Week and then altered. I had asked my Instagram followers to send me used tinsel, which I sewed into a coat that would eventually be dubbed Harry's 'birthday suit'. Apparently, he loved it.

A studio assistant helps me one day a week; otherwise, I make everything myself. Despite offers to take my brand to the next level, I don't want to get sucked into mass-producing my stuff. If I ever stop loving my job, I may look at other things. But I've been obsessed with creating wearable art for 10 years. That said, I am taking on bigger clients and global styling gigs. I'm working on a theatre production and another book. There are always growing pains as you move into different areas of your business but I try to always keep my values and my feelings in check."

Rachel's tips

+ Start small People often take on risk by making a bunch of products and then trying to sell them. Lower the stakes by only growing the business when you need to. You can do things small and well.

+ Educate yourself I've done Photoshop and pattern-making courses. When I need information, I upskill. Even if you hire a professional, at least you know the lingo.

"I couldn't stop thinking about the books lying on dusty shelves in op shops."

From her studio in Sydney's Inner West, Foolhouse's Sarah Lamond transforms antique books into keepsake boxes and 3D sculptures in her spare time.

"Ten years ago, I had two young daughters and was running an interior design and graphic design business. It was rather foolhardy! I decided to concentrate on the children and not my career for a bit but I needed a creative outlet so Foolhouse was born.

A lot of design work is computer-based and being creative, I like using my hands. I'd been styling with vintage books on interior design jobs and I love that old, detailed, embossed aesthetic. I couldn't stop thinking about all the books lying on dusty shelves in op shops and antique stores. I thought, 'I have to keep these books in existence.'

I love the idea of something beautiful hiding something unexpected. So, Stanley knife in hand, I started carving nooks out of the book pages, which could be used to hide keepsakes or gifts. I sold out at my first market and invested in a scroll saw. This allowed me to carve out detailed curves, such as the shape of a seahorse or banksia. Customers started saying, 'I don't want to close them! I want them open on my bookshelf.' Like a little piece of art.

I hate waste so I began sculpting cameos and objects with the blocks of pages that I'd cut out, installing them in old vintage bell jars or cloches. I create bunting out of the dust jackets, as well. My base products are quite cheap – sometimes free. Many recycling plants won't take old books as it takes a lot of water to break them down. Neighbours even leave their relatives' vintage books on my doorstep. I cover my costs with some profit.

Now that my kids are grown, I can balance my commercial business, Anomaly Design, with Foolhouse. Every spare minute, I'm in the studio, cutting, glueing or clamping. Recently, a customer proposed to his girlfriend with a book – hiding the ring inside. Later, he emailed me one word: 'Yes!'"



Sarah's tips

+ Be brave Many creatives are scared to put themselves out there but just start doing the thing and the snowball will roll. Someone will always do it worse than you and somebody will do it better. You have nothing to lose.

+ Be friendly I was introduced to a magazine photo editor at a dinner with friends and she talked naught about her job. On Monday, I got a call from one of her staff wanting to put my product in the mag! The lesson: things take off when you least expect it.



As founder of social enterprise Loop Upcycling, Perth-based Dwayne Rowland turns unwanted work uniforms into useful products while also employing people experiencing financial or social disadvantage.

“The universe is a funny place. I’d been in the construction industry for more than 20 years when I randomly met the head of sustainability for Virgin Australia. We just hit it off. During one of our regular chats, he asked me what I knew about uniform recycling. I said, ‘Mate, tell me what your problem is. I’ll figure out a solution.’ Virgin was sending 16 tonnes of uniforms, belts, bags, cuff links – all kinds of stuff – to landfill each year. It was mind-blowing.

I talked to community partners working with people with disabilities, refugees, the homeless and women in domestic violence shelters. I asked, ‘What can I do to support you?’ The resounding feedback was around training and employment. Here, we had two problems that could negate each other so I created Loop. It made sense to bring in people who are desperate for work and to reconnect with society. They can either stay with Loop or use the training as a step-up to further employment.

Companies pay us to take away their waste but also to buy it back in the form of upcycled products. We’ve turned 7-Eleven uniforms into laptop bags for staff, Virgin uniforms into teddy bears for young travellers and Fortescue trousers into boot bags and laundry hampers for fly-in fly-out workers. For many clients, this costs less than

sending textiles to landfill and they get the environmental and social benefits.

Growing up in Darwin with an Aboriginal stepmother and Aboriginal half-brothers and sisters, I was very fortunate to have a real-life education on Indigenous culture. I’ve been able to use that to understand the challenges and help make change. The construction industry has been good to me as well, and it’s great to give back. Loop’s not about being some massive conglomerate that makes billions. It’s about changing people’s lives.” ♦

Dwayne’s tips

+ Say yes If you’re given an opportunity, say yes. Then figure it out. Cry yourself to sleep if you need but get to the table. And surround yourself with good people.

+ Be realistic You need to have money to support yourself. If you think it’s going to take six months to reach a sustainable point, it will probably take you two years. That’s just how it is.

Five affordable ways to find your customers

How to promote your product when you’re starting a business on a shoestring.

1 Use social media
Take advantage of free channels like Instagram, Facebook and TikTok and stop potential customers from scrolling with eye-catching content.

2 Write blog posts
Pop a blog vertical on your site and write SEO-strong (that’s “search engine optimisation”) articles that are relevant to your brand and answer questions people are asking on Google.

3 Get endorsed
Know an influencer? Send them a product with compliments and ask them to kindly share it on their social media channels.

4 Go to events
It’s tempting to hide in your studio or office but in-person networking can help build your brand, especially if it’s business to business.

5 Send emails
The return on investment for email marketing is high since customers typically opt-in to receiving news from you and, let’s face it, who doesn’t check their email every three minutes?



THE MEASURE OF

A GREAT MONDAY IS BEING ANYWHERE BUT AN OFFICE AT 3PM

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THE MEASURE OF RETIREMENT LIVING



New Balance

Golden years

STORY BY BEK DAY



The nature of retirement is changing. We speak to people putting their own spin on one of life's biggest milestones.

Retirement. From the earliest stages of our careers, we joke that we can't wait for it. But as it turns out, the prospect of leaving work forever isn't always so appealing when it becomes a reality. A new cohort of would-be retirees is taking a different approach. Now, it's all about semi-retirement: finding flexible working opportunities or turning passion projects into profits, ensuring there's plenty of time to tick off that bucket list in between. Welcome to the good life.

Emil Montibeler was nearing burnout when he made a change that left him healthier, happier and better prepared for retirement

Not long ago, Emil was heading up a large horticultural publishing brand and travelling two weeks out of every month. The prospect of another decade or more at his desk didn't appeal. He wanted a change. So at the start of the pandemic, Emil took his love of landscaping to the online platform Airtasker to help people transform their gardens.

The first job he did was a steep learning curve ("I charged him way too little but I got the best review!"). Still, Emil says word spread quickly and he now earns up to \$15,000 a month working in the great outdoors.

"It doesn't feel like work," he says, adding that his philosophy – "Work when I want, where I want and for whom I want" – has made the past few years the most enjoyable of his career. "I'm only 50 so while this was a step towards retirement, I don't plan to finish working anytime soon. I'm much happier and healthier and being able to increase my earnings while winding down on the stress has been a win-win."

For now, Emil is content but admits that he might eventually bring someone else on and supervise. Or maybe he'll sell up and go fish. "All I know is that it's a breath of fresh air."

+ EMIL'S TIP:

"If you want to try something, just do it. Don't doubt yourself or look back – do it with the passion that you'd give to anything. You might think it's too different but all the skills you've learnt across your career will be applicable. Nothing is impossible."



"We're bucket-listing our way around Australia."

Annette Jones and her partner, Kev, have no fixed address, do flexible work and wouldn't change a thing.

"It's 34 degrees where I am right now – it's very hot," says Annette from her caravan's kitchen table. The couple is living a dream that was heralded, strangely enough, by tragedy. The pandemic flipped the script on a planned overseas adventure, prompting Annette and Kev to launch an around-Australia trip instead. A year later, Annette's mum passed away, leaving her some money, which she used to buy travel and caravanning website All Around Oz (allaroundoz.com.au). Annette uses the site to document their adventures and covers costs with earnings from affiliate marketing.

"Buying the site with Mum's money has made me even more determined to make it work," explains the 62-year-old. When she realised that All Around Oz was bringing in more money than her previous nine-to-five job,



+ ANNETTE'S TIP:

"If you're looking to do something like this, make sure you have a realistic idea of how much it will cost. The main expense, apart from your van and tow vehicle, is fuel. Staying in one spot for a week or so and exploring the area will help keep fuel costs down."

retirement was an easy decision. "We rent out our apartment on the Gold Coast while travelling," she says, adding that their income means they haven't had to adjust their spending habits in semi-retirement just yet.

The couple's retirement has been a sideways step out of the rat race and into a more passive income stream, something Annette believes is a great way to bring in funds without relying completely on super. For Kev, who still owns a fine foods business on the Gold Coast with his brother, it's the peaceful nature of life on the road that makes their new life so special. "We're ticking the big ones off our bucket list, and I have time to finish novels again."



Gypsy Iredale's love of travel led her to further education and inspires her work-life balance in semi-retirement.

Seventy-eight-year-old Gypsy is currently doing her homework. "I'm enrolled in a graduate certificate of creative and professional writing," the Sydney-based semi-retiree explains. "If I'm going to write a book on all my travels, I want to make it good!"

To say Gypsy grabs life with both hands is an understatement. At 40, she quit smoking and took up competitive running, which took her around the world. "Take care of your body. It can take you to marvellous places," she says.

Gypsy hasn't fully retired from her career in education. She keeps income trickling in for both financial security and stimulation. "I can't rely too much on my super because I did casual work for most of my career." Gypsy's adjusted her spending habits by cutting back on entertainment, dinners out, presents and visiting doctors who no longer bulk-bill, so she still has room for travel. "I've had about two weeks' worth of work this year and another seven weeks coming up in a bit," she says. "After that, I think I'll travel some more. And finish this course!"

+ GYPSY'S TIP:

"If I'd known that you can't put money into super after the age of 75, I'd have sold my investment property by that date. Be aware of the cut-off and use a financial advisor to assist you. Work hard and enjoy your life."

"We're heading north for the good life."

Stephen and Christine Edwards wanted a holiday-like retirement; a big move north has made that a reality.

Two years ago, Stephen Edwards, 72, and his wife, Christine, 71, picked up and moved 1500 kilometres north from Batemans Bay on the NSW South Coast to Queensland's RV Lifestyle Village Oceanside (rvlifestylevillage.com.au), a retirement village-cum-resort in Burnett Heads near Bundaberg. "A normal day usually includes a bike ride – we have spectacular bike paths that go up and down the coast for kilometres," says Stephen. Then there's coffee at a nearby beach and perhaps a round of golf.

The couple's holiday-mode lifestyle came after a 16-month caravan journey that prompted them to ask themselves: what next? They settled on a place in RV Oceanside, where all homes have extra-large garages fit for storing caravans and boats.

"I saw my father work until his body was completely worn out – and he had no interest in enjoying life at that point," says Stephen. "I didn't want to do that so we

retired at 55 to spend about six or seven years travelling Australia and the world." When they started running out of money, Stephen did some contracting work. A few years later, with a solid nest egg, they were ready for the next big adventure.

"We were able to sell our home in Batemans Bay and buy a new build in the village for much the same cost," says Stephen. "As an engineer, when I saw the construction, I literally could not fault it. We're completely thrilled with the result." ♦

+ STEPHEN'S TIP:

"A retirement village that fits your lifestyle can be affordable. We pay a weekly 'rental' that goes towards the facilities. Then we pay for water usage, gas and electricity. And if you're on a pension, you may be able to get rent assistance."



Rethinking retirement

Ryman is changing what retirement living looks like, with community and luxury at the core of its village experience. The next chapter is just beginning.



Home sweet home

Founded in New Zealand more than 40 years ago and now with eight villages in Victoria (and six more to come), Ryman Healthcare creates vibrant communities that challenge the expectations of ageing. The luxuriously appointed one-, two- or three-bedroom apartments immediately feel like home – but without the yard work (there’s a gardener for that). Living options include independent, assisted and comprehensive care, to suit your needs.

Make it yours

Imagine a life of your own design, with the support and infrastructure you need. Bring your pets, and invite family and friends as often as you’d like. The village chef prepares delicious food, and there’s a wellness spa and hair salon on site. With events, workshops, a swimming pool, gym, bowling green and village amenities, joining Ryman means having the time to rediscover old passions and dive into new ones, right on your doorstep.



You’ve worked hard, now it’s time to reap the rewards. Life at Ryman is all about enhancing your quality of life in your third age – after all, there’s no reason it can’t be as fulfilling and enjoyable as the first two. It’s the beginning of a new kind of freedom – a chance to downsize your home and super-size your lifestyle.

It takes a village

Maintaining a healthy lifestyle, a social network and participating in leisure activities – all of which you can find at Ryman – can boost longevity and make those years quality ones. Research suggests those who live in a retirement village enter aged care about five years later than those in the family home.

Drop into a Ryman Village to see it for yourself or search Ryman Healthcare today.



Kit

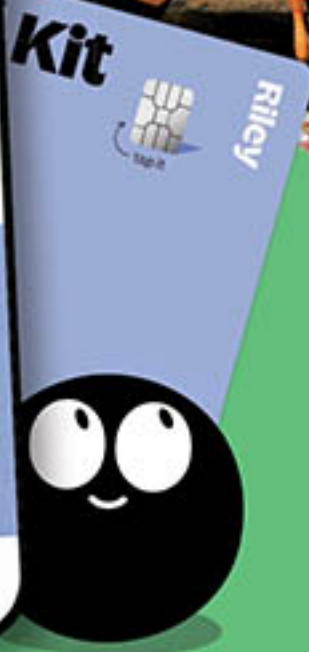
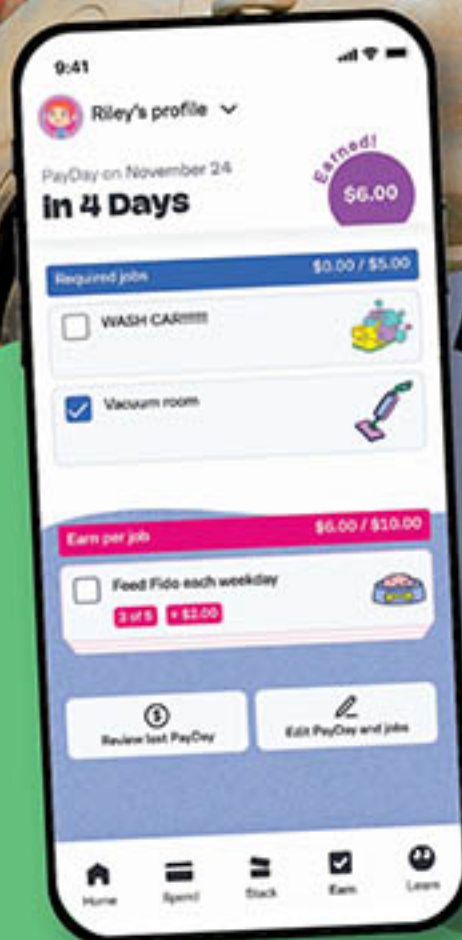
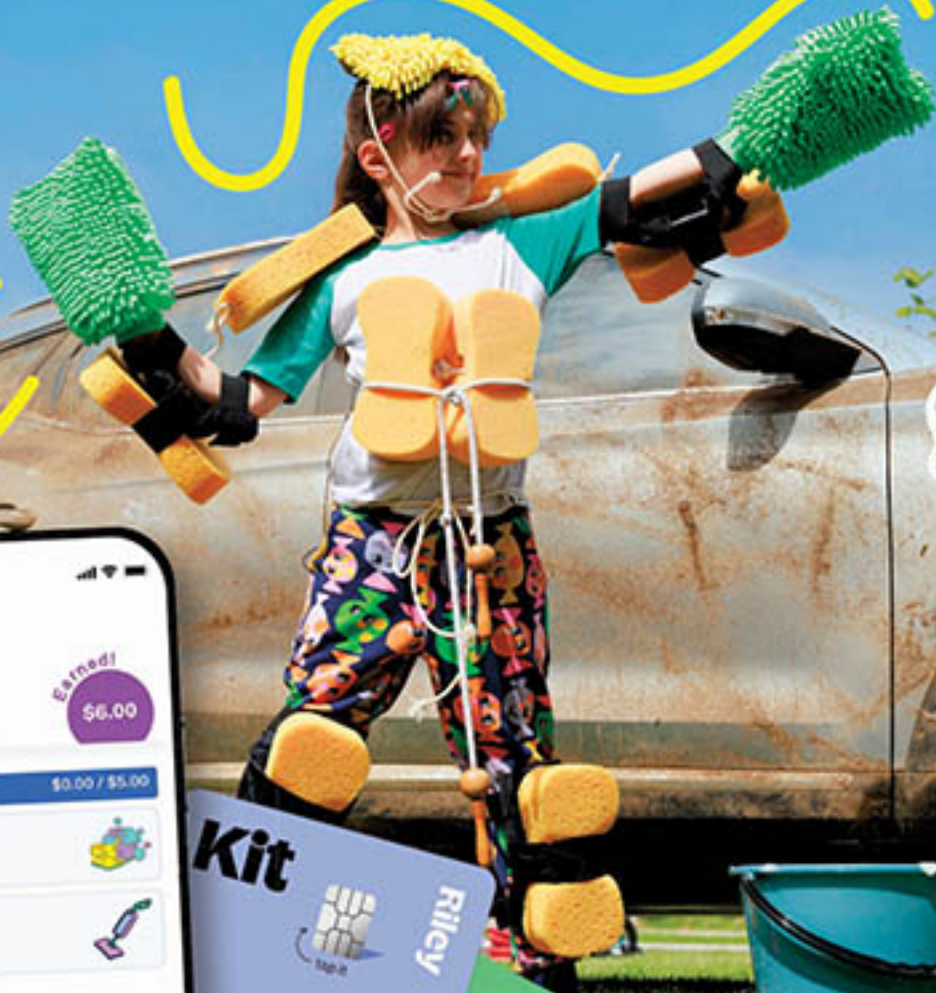
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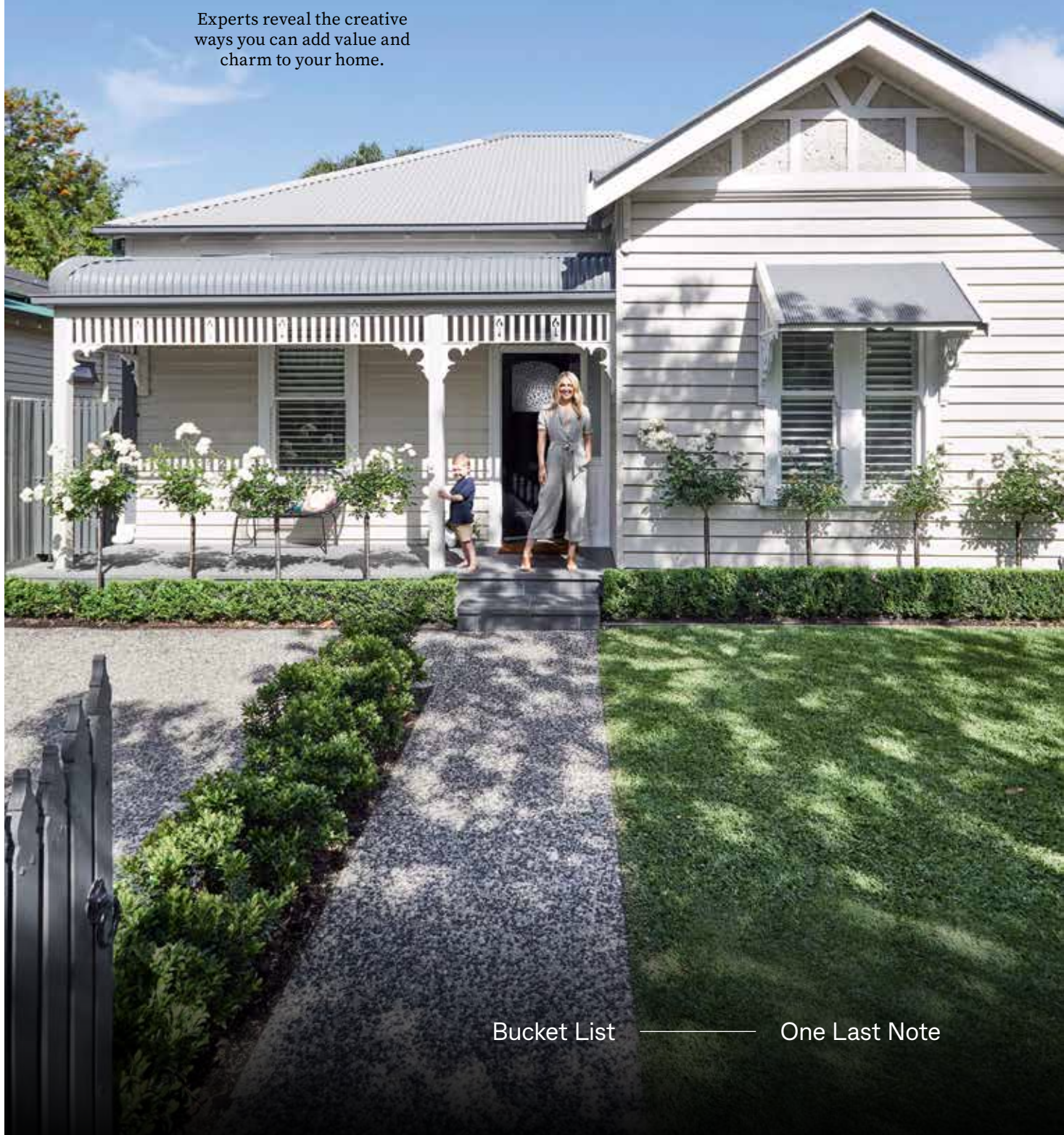
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HOUSE PROUD

Kerb appeal

Experts reveal the creative ways you can add value and charm to your home.



House Proud

Kerb appeal

STORY BY SUE WHEELER



While our home interiors get a lot of attention, the exterior can get short shrift. Here's how to give your home a confidence boost and add value.

First impressions matter in job interviews, on dates and when considering the street appeal of a house – especially if you're selling. "It's the first thing people see when they inspect a home for sale," says Sarah Jobse, a seasoned renovator and co-owner of design company Oak and Orange.

"A visually pleasing home stands out, often attracting higher rental rates and is also more appealing to buy," adds Jane Eyles-Bennett, the founder of Hotspace Consultants, which redesigns home exteriors. And, of course, it's great when the cover is just as lovely as the book.



Money talk

The budget required to give your façade a facelift falls into the “how long is a piece of string” category. “There’s no exact ratio or formula,” says Jobse. “It comes down to numbers, particularly if you’re selling.” She suggests answering these questions first: what is my home worth? What’s the budget for my renovation? What do real estate agents estimate my home could be worth on completion? Which areas look the most tired? The answers will help you settle on spend and balance indoor and outdoor improvements.

Face value

Getting the most bang for your buck is an important consideration – not all improvements are created equal. “Upgrading the exterior of your home adds value if you spend your money in the right way,” says Eyles-Bennett. For some homes, a lick of paint will double the street appeal, “however, people who don’t like their house often blame the colour. But when you get down to the

nitty-gritty, you find that other elements are also missing.” She stresses that you rarely need to change everything to refresh the façade. “Add texture and character with gable details, window moulding, decorative trim or a small amount of cladding. A focused renovation that enhances your home’s existing charm needs less change and can save you a chunk of money.”

Front yard bliss

Your front garden matters but if you associate the word “landscaping” with “second mortgage” then Christine Dodd, owner of Newcastle’s Street Appeal Garden Solutions, has good news: you don’t need to spend a fortune. “If you have established trees and shrubs, spend money on having them pruned so they look good rather than buying lots of little plants that don’t have the same impact. Then add a potted feature plant at the door.” Dodd adds that crisp edges on gardens and lawns are important, too. “Forget weeding and spend money on quality mulch.”

How to make an entrance

Say welcome

If you have the space, add a bench or small table and chairs. “You don’t need expensive furniture,” says Dodd. “Go to Bunnings then add a beautiful plant in a pot that’s interesting to look at.”

Paint your door

“Don’t be afraid to add a pop of colour,” says Cherie Barber of Renovating for Profit and Channel 9’s *Space Invaders*. “Look to your landscaping for inspiration – if there’s a hint of red or yellow that can be repeated on the door, go with that.”

Look down

“Creating a warm welcome can be as effortless as a generously sized doormat that suits your home,” says Barber. “Plush textiles create a sense of implied luxury so don’t skimp by buying the cheapest version from a hardware store.”



Clever ways to cut costs

Four ways to improve your home without a full face lift.

Paint wisely

“Whether it’s painting brick, cladding, the front door or respraying the roof, paint is by far the most affordable and high-impact way of updating your façade,” says Jobse. Choosing colours that complement each other is key so do your research and get lots of samples before you lock in your selections. Alternatively, Dulux has an affordable colour design service, which offers online or in-person sessions with a colour consultant. You can also paint fences and gates rather than

replacing them and use paving paint to transform bare concrete.

Work with brick

Rendering or cladding brick can be expensive. “There are lots of ways to create a modern look with brick,” says Eyles-Bennett, who suggests keeping most of the brick but adding some feature areas with other materials to update the look. Painting brick is another option. “It’s more cost-effective than rendering or cladding and might leave budget for landscaping to complete the look,” says Jobse.



“Paint is by far the most affordable and high-impact way of updating your façade.”

Choose cladding

“Compared to more premium materials, weatherboard cladding is an economical way to make a home look beautiful,” says Jobse. “However, the type that you choose will impact the total cost, as will the size and complexity of the façade designs.” Instead of cladding the entire house, Jobse helps clients trim their budget by just focusing on the side facing the street.



Clean up

Even with a small budget, you can make changes. “Don’t underestimate the difference a clean and tidy garden can make,” says Jobse. Pressure-hosing paths, driveways, verandas and even bricks is a low-budget way to wash away decades of dirt and grime. “Next, repair letter boxes, fences, gates and windows and spend your money on painting features that need it the most.”

Buying power

Wondering exactly how far your budget will go? Here, façade designers share the quick fixes and more meaningful investments that have increased appeal and value for clients.

Eye-catching essentials

According to Eyles-Bennett, houses that turn heads share four key traits:

1 The front door is a focal point

When the door to your home is recessed, hidden or at the side, there's no sense of entry. A minor structure, such as feature posts or a portico, is one solution, while a cheaper option is to use landscaping or pots.

2 There's cohesion

The colours of your house and its external features, such as a carport or fence, don't need to match but they do need to tie together. You'll notice nice-looking homes often follow the rule of three: if they feature one material, say timber, you'll find it in two other places.

3 There's also balance

A house doesn't need to be symmetrical but it should have a sense of visual equilibrium. For instance, if you have a charcoal double garage on one side and the rest of the house is white, it needs something that will aesthetically balance it out, such as a tree.

4 The home is anchored

Not many people know that a solid, darker feature at the base of the house can help to ground it visually. It could be a darker paint, a small bush or a chunky front fence – something down low that has visual weight. ♦

Colour reversal



Before

After

Transformed by paint, the timberwork of this California bungalow was given a crisp white makeover, while the concrete driveway was painted in White Knight's Ultra Pavé, says Barber. A new blue door, wall lights and decorative planters add the finishing touches.

Clever Carpentry

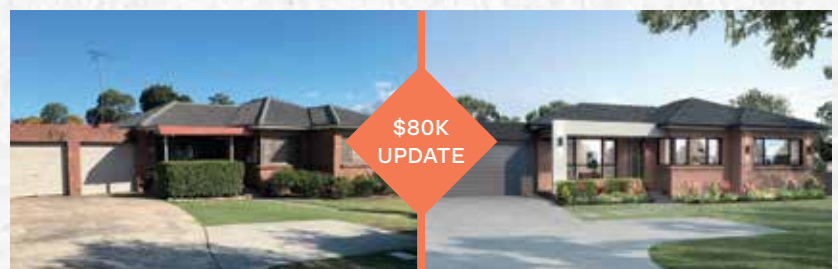


Before

After

Gables, window mouldings and weatherboard cladding all work cohesively to add interest and texture to a ho-hum façade, notes Eyles-Bennett, who oversaw the refresh. The house has been further updated with a modern colour scheme and entrance.

Front-door focus



Before

After

A contrasting light-grey-and-charcoal colour scheme proves you don't need to render brick to modernise it. "I wanted to highlight the previously hidden entrance, which is why I used the arch designs," says Eyles Bennett, noting costs will be about 25 per cent less without the double-garage conversion.

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Bucket List

One-day wonders

STORY BY BRIDGET DE MAINE



Change is as good as a holiday – even if you only go for one day...

With the decorations packed away and a family holiday in your rear-view, summer can seem endless. The good news is, if you pick the right place, a single day away from the grind can leave you feeling almost as refreshed and reset as a full-on vacation. Discovering an idyllic spot on your doorstep also means you can hit repeat as often as your weekends allow. Here are some of the best trips across Australia that prove the difference a day can make.

From Sydney

Live like a local on Dangar Island

You know you've landed on Dangar Island – an idyllic car-free island in the Hawkesbury River – when you spot the wheelbarrows. These are one of the main modes of transport used by locals on this waterfront wonder that's a 50-minute drive north of Sydney's CBD then a half-hour ferry ride. Have lunch at Dangar Island Depot (facebook.com/dangarislanddepot) or take a 4.3-kilometre stroll through heritage-listed trees and past feeding grounds for migratory shorebirds.

Take a bite out of Bilpin

Make the kids work for their snack at Bilpin's Pine Crest Orchard (pinecrestorchard.com.au), where plums, persimmons and apples are ripe for the picking. This Blue Mountains

town, an hour and 25 minutes north-west of Sydney's CBD by car, is well known for its produce, best enjoyed fresh from the tree or at one of two local cider houses – Bilpin Cider (bilpincider.com) and Hillbilly Cider (hillbillycider.com.au) – that offer tastings to thirsty visitors.

Tackle (some of) the Great Southern Walk

Starting about an hour's drive from the city in Kurnell and stretching 67 kilometres to Bulli Tops, the Great Southern Walk extends the Coast track, spectacularly skimming the south-east coast. You don't have to walk the whole route – portions of the track, such as parts of the 10-kilometre Palm Jungle Loop, tread through lush palms, shaded woodlands and offer peeps of foam-fringed coastline.



From Canberra

Whet your appetite in Braidwood

Foodies will find plenty to like about Braidwood, an hour and 15 minutes east of the nation's capital. Start the day at Dojo Bread (dojobread.com.au) or The Braidwood Bakery before spending the afternoon at a truffle farm – there's Terra Preta or Durran Durra. Finish with dinner at Braidwood Hotel (braidwoodhotel.com.au), a heritage pub that's been licensed since 1859.

Distract the kids with trails

The National Arboretum Canberra is a paradise of park, walking and biking trails just 10 minutes from the city centre. Pack a picnic, toss the bikes in the back and let them roam – there are 20 kilometres of trails, which take 20 to 90 minutes by bike, depending on age and ability. That's if you can tear the kids away from that one-of-a-kind pod playground...

Immerse yourself in fauna

Tidbinbilla Nature Reserve is a haven for endangered species, including northern corroboree frogs, sprawling over 100 hectares about an hour south-west of the city by car. But these aren't the only cuties you'll spot: keep your eyes peeled for potoroos, platypus and tiny bandicoots. There's an onsite orienteering course for older kids, as well as endless walking tracks and a Nature Discovery Playground.



📍 From Adelaide

Do you in Uraidla

Food lovers will struggle to fit in everything this spot – 25 minutes east of the CBD – has to offer in one day. But you could start at Uraidla Bakery (uraidlalbakery.com.au) for coffee, make your way down for a lunchtime tippie at farm-to-table wine bar Summertown Aristologist (thesummertownaristologist.com) and finish with a flourish at Lost in a Forest (lostinaforest.com.au), a former church that's now a popular pizza restaurant.

Scratch a twitch in Dublin

Both big and small birdwatchers will be enthralled by the fauna that flies around Adelaide International Bird Sanctuary National Park/ Winaityinaityi Pangkara, 45 minutes north of the CBD. This expansive sanctuary sits at the southern end of the East Asian-Australasian Flyway, the migratory path for an incredible five million birds a year. Pack binoculars.

Go slow in Goolwa

This seaside hamlet an hour south of Adelaide is certified in taking it easy. Goolwa has been a Cittaslow (or "slow city") since 2007, a title that confirms its dedication to locally sourced produce and community. Spend an afternoon plucking pipis from the shoreline, taking a dip while whales pass by or savouring a McLaren Vale drop at the kutishack.com.



📍 From Perth

Cruise around Lancelin

Adrenalin junkies flock to Lancelin – an hour and 45 minutes north of Perth – where four-wheel driving, sand surfing and quad biking over mountainous dunes are the norm. The peak season is summer, when the 700-person town swells to 2500 fun-seekers who make the most of the dunes and shore break with all sorts of water (and sand) sports.

Meet some marine life

Little ones will love the open-air zoo that awaits at Shoalwater Bay, the coastal suburb of Rockingham, an hour south of Perth's CBD. A ferry leaves from here to Penguin and Seal islands, where there's plenty of opportunity to spot everything from penguins and sea lions to bottlenose dolphins. Snorkelling, paddleboarding and kayaking are popular here, too.

Rediscover the nature of Gidgegannup

The natural beauty of Gidgegannup is a hiker's dream. From waterfalls to lush native bush strewn with wildflowers, this area 50 minutes north-east of Perth immerses visitors in wild flora and fauna. Possums, wallabies and quolls can usually be spotted in the pretty Paruna Sanctuary, which sits in the bowl of the Avon Valley.



📍 From Darwin

Beat the summer heat

Crisp, cool waterholes, shaded picnic spots and paths through quiet woodlands make Berry Springs Nature Park, 40 minutes south of the CBD, the perfect antidote to a hot Darwin day. There are barbecues and well-maintained paths around the spring-fed swimming area.

Catch your own dinner

The Mary River Wetlands, about 70 minutes south-east of Darwin, is barramundi territory. In the past, experienced anglers have landed catches up to 1.4 metres long. If you're more a marine-life observer, this beautiful ecosystem teems with life, from snapping saltwater crocs to graceful storks.

See the smiles of the Tiwi Islands

Paradise waits just north of Darwin, where three islands – known as the Tiwis – welcome visitors with incredible art, a passion for sport and friendly locals. After a 2.5-hour ferry ride, you can visit galleries, chat to a Tiwi about AFL or throw a line out for a golden snapper.



📍 From Brisbane

Land on beautiful Bribie

Connected to mainland Queensland by an 800-metre long bridge, Bribie Island is a peaceful place of wild coastlines an hour-and-a-half north of Brisbane. Don't be afraid to bring the kids, who can happily plunge their ankles in the calm waters of Bongaree Beach or chow down on fish and chips from locally loved Savige's Seafood ([facebook.com/savigesseafood](https://www.facebook.com/savigesseafood)). The Bribie Island Butterfly House (bribieislandbutterflyhouse.org) is another family favourite, where more than 6000 plants have been grown to attract the colourful critters.

Chase waterfalls in Springbrook

Montane heathlands. Eucalypt forests. Blankets of Antarctica beech. The myriad vegetation of Springbrook National Park, less than an hour-and-a-half south of Brisbane, is nothing short of stunning. Expect a staggering 1700 species of plants knotted together around basalt-cliff waterfalls, freshwater rock pools and pretty picnic spots.

See a different side of Scenic Rim

You may have spent a weekend or two in the Scenic Rim region, 90 minutes south-west of Brisbane, but there's always more to see and do. There are five national parks in the boundaries of Scenic Rim, with hiking trails ranging from challenging to wheelchair-friendly, as well as wineries founded on volcanic soils and winding mountain drives.

📍 From Hobart

Go antiquing in New Norfolk

It seems like all weekend days are market days in New Norfolk, a charming town of leafy streets, homewares stores and highly-lauded eatery The Agrarian Kitchen Restaurant (theagrariankitchen.com), 35 minutes from Hobart. Be certain to check the calendar to align your visit to a local market or plan to trawl stores on Stephen Street for knick-knacks worth taking home.

Hike some picturesque mountains

The World Heritage wilderness of Hartz Mountains National Park is postcard perfection – and it's only an hour's drive from Hobart. The dolerite peaks soar to almost 1300 metres above sea level, which rewards most hiking routes with stunning views of the valley. Hartz Peak is a challenging 7.4-kilometre track but less experienced walkers can try the two-kilometre wander to Lake Osborne.



Meander through a piece of history at Maria Island

History and nature collide on Maria Island, where beautiful cliffs of wind-whipped sandstone guard striking green plains, about a 1.5-hour drive and half-hour ferry from Hobart. History buffs will enjoy exploring Darlington's former convict settlements, which date back to 1825, while animal lovers will love wombat-spotting: the hillsides near the Painted Cliffs often have these furry friends trundling over them.

📍 From Melbourne

Wander through Warburton

Temperate forests characterise the Yarra Ranges National Park, about a 75-minute drive northeast of Melbourne. Near the town of Warburton, wander through towering mountain ash trees or walk the Centenary Trail that follows a disused railway line.

Uncover Fairy Cove

Wilsons Promontory is a wild cape about 2.5 hours south-east of Melbourne, beloved by adventurous beachgoers. Fairy Cove, a glittering gem that's only reachable by foot – a 45-minute one-way journey – has glass-clear water, kid-friendly rock pools and oft-deserted sands.

Admire the beauty of Bendigo

A little less than two hours from Melbourne, the gold-rush town of Bendigo brims with history. Its namesake gallery (bendigoregion.com.au/bendigo-art-gallery) boasts a gaol-turned-theatre. And don't miss the tram tour, where you'll learn all about the gold-rush era in a rickety trolley car. ♦



The best \$5 I ever spent...

It's no surprise that performer and *Rent* star Thndo spent it on a chance to see her favourite band...



“It was a ‘pay what you can at the door’ gig to see Hiatus Kaiyote. I was in my first year of uni and working in a fast-food outlet so I didn’t have a lot of disposable income. They went on to become international superstars and we’ve even been on the same festival line-ups since! It’s a really nice full-circle moment to call them peers.” ♦



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Contents

<p>4 Side Hustle How some balance work and study</p> <p>8 Cost of Living The spending habits of three uni students</p> <p>12 Road Trip Feed your adventurous spirit on a tight budget</p> <p>15 Future Fund It's never too early to have a financial plan</p>	<p>16 Just Landed An international student shares her first week in Australia</p> <p>18 Stay Safe A reformed hacker on how to stay one step ahead of the scammers after your dollars</p> <p>20 Money Smart Personal finance expert Jess Irvine answers your questions</p>
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@ALEY.WILD

Aley Wild


FEATURED ILLUSTRATOR

Aley is a Sydney-based illustrator creating playful figures with bright palettes and graphic shapes.

Where did you study? At the Rhode Island School of Design in the US. While studying, I taught art classes at the Hasbro Children's Hospital.
Biggest challenge after graduating? Developing enough confidence to go freelance full-time.
Advice for students? Believe in yourself deeply, build a community and adopt an abundance mentality – there's enough for everyone!

Spend and save

To alleviate hip-pocket pressure, access these exclusive offers in the CommBank Yello hub in the CommBank app.

<p>Uber Eats When you're racing between work, lectures and home, sometimes there just isn't time to cook. Get \$5 cashback when you spend \$20 or more at Uber Eats.</p> 	<p>Coles You're not alone in feeling the pinch right now. For support with your grocery spend, get \$5 cashback when you spend \$50 or more next time you shop at Coles.</p> 	<p>Glue Store Before you commit to your next wardrobe update, peruse all your favourite brands in one place at Glue Store. Then get \$15 cashback when you spend \$100 or more.</p> 	<p>More Telecom Get exclusive offers on mobile and NBN plans when you sign up using your CommBank credit or debit card as your online bill payment method.</p> 
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The CommBank Yello Terms and Conditions apply. Eligibility criteria is subject to change, these offers are available for a limited time. Search CommBank Yello to learn more.

Side Hustle

Work life

4



“Finding the right balance between studying and working has been challenging. It’s taken nearly three years to figure it out.”

STORY BY ALEXANDRA ENGLISH + PHOTOGRAPHY BY GUY BAILEY AND CHARLIE KINROSS

Trying to make ends meet while studying requires creativity, tenacity and resilience.

Being a student isn't all about cramming for classes and partying at the uni bar. It's also about setting yourself up for success and – crucially – finding ways to make money without short-changing your coursework, social life, wellbeing, rest and mental health. Being a student

is a *lot*. Australia has one of the highest rates of combining work and study among OECD nations and in 2021, student employment levels were at a record high, with 67.5 per cent of full-time tertiary students reportedly holding down a job. Here, we speak to four people about the juggle.

Selene Doherty works full-time as a communications specialist for a high-fashion brand while she finishes her master's in marketing part-time.

"Working while studying is a big motivation because it provides hands-on experience that often goes beyond what a degree can teach. I started working in hospitality, moved into retail then interned and worked in magazines and have now found a role that I really enjoy.

I focus on one subject per semester, a choice I made to manage my workload effectively. I work from 9am to 5.30pm on most days and log onto classes in the evenings. Sometimes, I can't leave the office on time so I'll listen to the class in the background. I try to avoid this, though, and instead listen on the train so I can take notes.

Finding balance between studying and working has been challenging. It's taken nearly three years to really figure it out. I've made mistakes, such as forgetting a deadline or calling in sick to work because I have an assignment due. I struggle with time management so I need to work on setting more achievable goals and being realistic about what I can accomplish."



"I have big dreams and aspire to live an abundant life so starting a business while studying made sense."

Selene's tips

1: Don't leave things until the last minute.

I've learnt the hard way that leaving tasks until they are basically due leads to unnecessary stress.

2: Be organised.

Balancing work and study calls for organisation, and creating a well-structured study plan is key.

3: Prioritise your mental health.

I'm prone to burnout so I make sure I see friends, meditate and go for walks on the weekend to de-stress.

While studying an advanced certificate of fashion and freelancing as a creative consultant and stylist, Zahli Napier started a lifestyle accessories brand.

"It may seem clichéd but my main motivation is my future. I want to live an abundant life so starting a business while studying made sense. Fortune Favours is a range of 3D-printed accessories. The first collection is a phone stand, pen cup and desk plaque.

Ideally, my boundaries would be better, like not working until the early hours of the morning to make up for study time, but it's so new and exciting I can't help it.

I'm most productive first thing in the morning and finish the day with critical tasks. I train at the same time every week and I also make sure to set aside time on the weekend to socialise. I have tightened up my spending but I like to treat myself to something sweet once a week."

Zahli's tips

1: Stay organised, whether it's a hand-written list, phone reminders or an all-in-one app.

2: Set realistic expectations. Pinpoint your non-negotiable tasks and have an overflow list.

3: Don't be too hard on yourself. I like to do a self-evaluation where I focus on what I did well and what I can do better. After that, I don't let guilt or resentment in. I move on and look to the future.



“I love being around people and exposing myself to weird and wacky experiences in the cheapest way possible.”



Luis' tips

1: Rethink your time management. Making a daily or weekly task list has massively helped me visualise my week.

2: Go easy on yourself. Knowing how to do life isn't something I'm meant to know just yet. Doing what I can with the right intentions is the only thing I can do to succeed.

3: Don't forget to have fun. I make sure to pencil in time to do the things I enjoy without completely neglecting study, work or my health.

Luis Perpina has many passions – a degree in exercise and sport science, playing soccer and a side hustle started with friends.

“I have two casual jobs: I do some marketing work with my uni and I work at an Italian restaurant three or four nights a week. I've very slowly found my footing in balancing work and uni.

Exercising four to five days a week is crucial for me. During the soccer season, adding nine hours of training and games each week becomes an additional task to juggle but I always manage to find ways.

Some friends and I have been working on various social enterprises. Our most recent venture involves high-quality, research-based modern tea blends that combine Western tea remedies with the lesser-known benefits of ancient Chinese ingredients. VitaliTea is a range of tea blends with different purposes, including sleep and relaxation, cognitive focus, an aphrodisiac and an immunity booster. Despite needing to prioritise my studies at times, working on a business with my mates is never a difficult task.”

Amanda Nye just graduated with a bachelor of nutrition science and is about to start a master's degree to fulfil her dream of becoming a nutritionist.

"Seasonal and temporary work best suits my ever-changing uni schedule. I've done surf coaching in summer and on-campus jobs during the semester. I take on anything I can – including food delivery driving. I use apps like Mad Paws to find dog-sitting jobs and Airtasker for random gigs. I was a mystery shopper once.

Every day is a little different but when I don't have a full day of work, I usually wake up and head to the gym. I try to go three times a week. I have an online class at 9am then get in some study and pack dinner before I work from 1pm to 6pm. I then go to the library, where I'll eat dinner and study until about 10pm. I like to get everything done during the week so I can enjoy my weekend, go for a Sunday run and do life admin. When I get busy, exercise is usually the first thing to go so I always try to prioritise it once the semester is over." ★

Amanda's tips

1: Embrace meal prep.

The last thing I want to do after work or uni is cook and it's so easy to order delivery when that happens.

2: Study with friends.

I find it keeps me accountable and is more enjoyable.

3: Schedule alone

time. I book a night once a week for time to myself. Scheduling time to do nothing lets me relax without guilt.

"I like to get everything done during the week so I can enjoy my weekend, go for a Sunday run with friends and do life admin."





Cost of Living

Money diaries

Ever wonder how people spend their hard-earned? Students are especially creative when it comes to making every dollar count.

STORY BY ALEXANDRA ENGLISH

8

A marketing major and sports fan in Canberra on \$50,000.

This NRL fan is studying a bachelor of commerce, majoring in marketing and management, with dreams of working for a rugby league club. She brings in about \$50,000 a year working as a volleyball and netball coach, a shop assistant and a marketing and promotions assistant. One thing she'll never cut out of her budget? Brisbane Broncos merch.

Monthly expenses

Rent: \$1000 **Petrol:** \$200
Phone: \$75
Savings: "I put \$1000 into my spending account for the month and then divide the rest into savings and an interest account."

My money story

"I was raised with a strong work ethic and was taught from a young age the value of a dollar. I've learnt that money doesn't buy happiness: most things I do for my mental health are free. I'd rather run, walk or swim than pay for a gym membership."

"You will never catch me buying clothes at full price."



My week in spending

- **Monday:** "I went for a walk with a friend and stopped for a green juice (\$10). Later, I went to uni and spent \$5 on hot chips – with sauce, of course – for lunch and transferred a friend \$50 for a birthday present."
- **Tuesday:** "I spent \$100 on a fuel top-up today."
- **Wednesday:** "Meals were eaten at home today so no spending."
- **Thursday:** "I went to a friend's farewell dinner and spent \$40 and we went to a club after; I spent \$50 on entry and drinks."
- **Friday:** "Today was a shopping day. I needed some skincare, medication and a new outfit – all up, \$89."
- **Saturday:** "I went to the NRL grand final and spent \$50 on drinks and dinner beforehand."
- **Sunday:** "I went to the markets for groceries. I bought a juice to have while I shopped (\$110)."



A post-graduate law student in Sydney dealing with the friendship lifestyle gap.

While this 25-year-old student finishes their juris doctor, they're finding it tricky to keep up socially with friends who work full-time. "It's a weird age. I have so many friends who are a few years into their career and don't have kids so they have a lot of disposable income. On the other hand, I sometimes feel like I'm reliving my 19-year-old frugal student days." They work casually as a paralegal, three or four days a week, making up to \$38,000 a year.

Monthly expenses

- Rent: \$1400
- Bills: \$200
- Groceries: \$400
- Petrol: \$120
- Dining out: \$250
- Medical: \$300
- Gym: \$120
- Clothes/makeup: \$150
- Streaming services: \$40
- Bus/transport: \$35
- Savings: \$200-300



"I make food and bring it with me when I meet my friends for lunch."

My money story

"I grew up in a middle-class family and I know we were privileged but when you're surrounded by much wealthier peers at school, you can feel 'poor' in comparison. My dad's a landscaper and Mum's a nurse and they couldn't buy property until they were in their 60s. Financial security is really important to me."

My week in spending

- **Monday:** "I did the grocery shopping and meal-prep for the week. It came to about \$120. For dinner, I went to a friend's place so I didn't spend anything then."
- **Tuesday:** "We get breakfast and coffee in the office, which is a great perk. I met a friend for lunch and paid \$17 for a gluten-free sandwich. I had night class, which is always a struggle, so I bought myself a Coke Zero and chocolate (\$8)."
- **Wednesday:** "I studied from home today and didn't spend any money."
- **Thursday:** "I went into the office again (it's an \$8 return bus trip). We had a lunch training session and food was provided."
- **Friday:** "I had arranged with two friends to go for drinks and dinner. I had requested we go somewhere cheap and cheerful. However, I don't think they got the memo and the evening cost me more than \$90."
- **Saturday:** "I went to Vinnies and spent about \$50 on three shirts, some retro glasses and a hand-painted plate for a friend's house-warming. Luckily, I live close to my parents and could get free dinner and wine."
- **Sunday:** "Groceries day again (\$120). I bought some extra ingredients (\$20) to make a dish for a dinner party. I also went for a run in the morning and bought an almond croissant afterwards (\$7.50). I spent \$8 on transport to the city for a protest and donated \$20 to a charity."

A PhD student in Newcastle on a salary that varies.

This health psychology PhD student combines her scholarship (\$32,000 per year) with a part-time job (\$20,000) and a patchwork of casual gigs. Last financial year, she earned more than \$100,000 and has about \$45,000 in savings. She's factored the essentials into her weekly budget but makes sure to leave room for her favourite frivolous purchases: "Lego and Taylor Swift everything".

"Meal prep and do most of your grocery shopping at Aldi!"



Monthly expenses

Rent: \$940
Phone bill: \$135
Groceries: \$280 for HelloFresh and \$250-\$350 on top of that
Internet and streaming: \$110
Petrol: \$150-\$200



Appy hacks

Dive into the CommBank app for tools to help you manage your money.

Rewards

To find offers that could help with expenses check out the CommBank Yello Hub in the CommBank app.

Bill calendar

The app can predict how much money you'll need to cover bills each month for up to a year – so you don't get caught out.

Goal Tracker

Saving for a holiday, car or rainy-day fund? Goal Tracker breaks your savings goal into weekly targets so it's less overwhelming.

StepPay

A digital buy now, pay later product that can be added to your CommBank app or digital wallet to help with cash flow.

The CommBank Yello Terms and Conditions apply and eligibility criteria is subject to change. Cashback is usually received within 14 business days of a qualifying purchase; Bill Sense insights are predictions based on transaction patterns. Search CommBank Bill Sense for Terms and Conditions; Goal Tracker requires a GoalSaver or NetBank Saver account in your name only. StepPay applications are subject to credit approval. Full Conditions of Use will be included at point of application. Fees and charges may apply. Consider if appropriate for you.

10

My money story

"I was conscious of money – and sometimes a lack of it – growing up. Saving was always noted as important and spending on frivolous things was discouraged. That's something I probably engage in too much now that I am more independent and have more control over my money."

My week in spending

- **Saturday:** "I went to a festival in the Hunter Valley with a few friends. For food and drinks, I spent about \$95, and Macca's on the drive home: \$17.95."
- **Sunday:** "I had a work catch-up day (marking, teaching prep). I then walked to the supermarket and spent about \$37."
- **Monday:** "I taught a lecture so I was on campus and had Subway for lunch (\$14.90)."
- **Tuesday:** "A work-from-home day. I have a ball coming up so I purchased a dress for \$288."
- **Wednesday:** "I taught at a hospital in the morning (\$13.50 for parking) then went shopping for things to take on an upcoming trip to Fiji (\$148). I had a kebab for lunch (\$21.40) and I did a grocery shop where I bought more sweets than usual (\$64.65). I got a travel vaccine (\$84.95). Petrol and two drinks from 7-Eleven was \$74."
- **Thursday:** "Another teaching day at the hospital so I paid \$13.50 for parking again."
- **Friday:** "I got a hot chocolate and a cookie with some PhD pals (\$10.20). Subway again for lunch (\$19.10). I also donated \$16 to a raffle. Today is special as it's 1989 (*Taylor's Version*) release day so I bought four CDs and some Christmas presents (\$135.94)." ★

logitech

CASA COMPACT KIT

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Work from anywhere with one compact kit, with a wireless keyboard, wireless touchpad and a book-like case that transforms into a laptop stand.

CASA KEY FEATURES:

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Shoestring



12

travel

Uni breaks are fleeting – make the most of your next one with these tried-and-tested budget travel hacks.

STORY BY BEK DAY

Orla Nulty wanted to travel Australia for as long as she can remember. Before she moved here a year ago, the 23-year-old British national had been living and working in Ireland, where she'd constantly hear from people who had flown across the world to experience a taste of the Down Under sunshine. "You'd hear people come back from Australia and rave about the experience," she says. And while no two trips are ever the same, there

was one thing they all had in common: "Everyone says how expensive it is." For anyone who lives here, that won't be surprising. Australia ranks 11th in the world for the highest cost of living, ranking above the United Kingdom, Ireland, the United States, Canada and New Zealand.

But Orla is something of an expert in stretching her travel dollars in the southern hemisphere. While she lived in Ireland, she took advantage of living

just a stone's throw from the best European locations, taking short trips whenever she could. When she moved to Australia, she set herself up in Canberra, working for a family with two primary school-aged girls during the week and travelling the rest of the country in short bursts when she got the chance.

Here are her top tips for travelling with a limited amount of time and, more importantly, limited funds.

Turn work into a holiday

"Accommodation and rent is your main cost when you're travelling so rather than do one long trip, I decided to get a Working Holiday visa and spread my travel out over the year," says Orla. "Having lived at home all my life, I didn't want my first renting experience to be in a hugely competitive and expensive market like Australia so I found a job as an au pair, where I'm able to live with a family in lieu of a portion of my wages." For shorter working holiday ideas and affordable places to stay, a YHA membership (yha.com.au) gives you access to student accommodation, short-term jobs and travel deals all around Australia. Visit Go Overseas (gooverseas.com), a popular resource for international studying, interning, volunteering and gap year programs.

Think outside the dorm

Orla says that people usually assume hostel or campsite accommodation is the only way to sleep cheap while travelling but she's found some thrifty workarounds. "I did a two-week trip with a friend from the UK at the beginning of the year and she's not a hostel person," she says. "We managed to spend only a little more than we would have on a hostel by using the Hopper app (hopper.com), which allows you to compare hotel, flight, private home rental and car deals all over the world, as well as offering discounts for last-minute bookings. We split a room in a hotel and it was amazing."

Put the "tour" in tourist

Group tours can be a surprisingly cost-savvy solution. "I prefer to know upfront what my accommodation and transport costs are going to be rather than pay as I go," says Orla. "I've got a month-long tour booked up the east coast and it's one price for everything, which means I have a realistic view of what my savings and budget need to look like before I go." If you want to plan your next trip, Stoke Travel's trips (stoketravel.com) are often built around festivals and parties (think Oktoberfest); Topdeck Travel tours (topdeck.travel) are packed with adventure; and Conitki (contiki.com) has a large variety of tours with super-experienced guides.



Get your group on

"Social media is basically a goldmine for budget travel tips," Orla says. "I'm in about 10 Facebook groups for people travelling in Australia and they're like my bible. You can find everything from ride-share opportunities – where you can share the fuel costs on a road trip – to vans that people are selling cheap and tips for camping or budget accommodation spots."

Go the distance

For short distances (less than six or seven hours), travelling by bus is often cheaper than flying because it will take you directly to the city, eliminating the need for additional transport from the airport. While you can ask for a ride in one of the aforementioned Facebook traveller groups, GrabThatRide (grabthatride.com.au) is a long-distance ride-sharing app that offers more security, such as all-female road trips and a rating system. If you're not fussy about where or how well you sleep, consider combining your transport and accommodation by taking an overnight bus.

Pay with your time

Volunteering in exchange for room and board allows you to save on accommodation, leaving you with more funds for exploring. The online community HelpStay (helpstay.com) lets you search for volunteering projects in areas you'd like to travel to – anything from working in a Bondi hostel to helping rehabilitate dingoes and foxes in a shelter in rural NSW. If you want to see another country, GVI (gviaustralia.com.au) has volunteering programs that combine adventure and conservation projects that address climate issues. ★

"Social media is a goldmine for budget travel tips. You can find everything from ride-share opportunities to vans that people are selling cheap."



Travelling overseas?

CommBank's Travel Money Card can store up to 13 currencies on the one card. You can lock in exchange rates when it suits you so you'll know exactly how much you have to spend in the local currency – no matter how the Australian dollar moves. And you can easily keep track of your travel budget and spending on the go in the CommBank app. To find out more search CommBank Travel Money Card.

Nimble tech

As a student, it's important to set yourself up early and well with tech that works the way you do: hard. Here, we sort out three of the most common tech-related quandaries.



1.
*Logitech Casa
Pop-up Desk*

2.
*Logitech Zone
Vibe 100 over-ear
headphones*

3.
*Logitech Pebble 2
Combo*

1. Too much tech so little desk

Turns out, you're less prone to back pain when you're not curled over your desk like a prawn. But those lecture desks are so small – how can you get your screen at eye level and fit in a separate keyboard to avoid the hunch? The Logitech Casa Pop-up Desk looks like a book (while hiding a wireless keyboard and touchpad inside) and unfolds into a slanted stand that will fit any laptop.

2. The sound of other people in the library drives me crazy

So, the student library was the last quiet sanctuary until someone came in with their thunder typing? We hear you – or not, because we're wearing the Logitech Zone Vibe 100 over-ear headphones, which drown out external noise. Even better, they're super lightweight so they'll stay comfortable for even the longest study sessions.

3. The sound of my typing echoes through the library

No-one needs an auditory reminder of your super-human typing speed, especially when they're working on an overdue assignment. Enter the Logitech Pebble 2 Combo. The bluetooth keyboard and mouse duo are so quiet it's like you're clicking on air. You can also customise both with your own shortcuts to make studying even more efficient.

Future Fund

Adopt a growth mindset

STORY BY ALEXANDRA ENGLISH

As they say, from little things, big things grow. By saving and investing now, you can set yourself up for a financially fit future.

Gen Z is lauded globally as the most financially savvy generation. With greater access to investment tools, finance trending on TikTok and the ability to diversify income streams, this generation is changing what it means to build wealth. Still, that doesn't make it easy or intuitive. So how do you grow that nest egg? Adopt a growth mindset. Time is on your side and right now, micro-investing and compounding could reap great rewards for your future.

1

INVEST, EVEN A LITTLE

Compared with previous generations, gen Z is investing earlier and performing better. According to the ASX Australian Investor Study 2020, gen Z is the country's fastest-growing investing cohort. The CommBank app offers a great entry point into the stock market – you can invest from as little as \$50* and monitor your portfolio over time.

2

START AS YOU MEAN TO GO ON

The short-term angst of setting financial goals is worth a lifetime of gains, as research shows people with a plan have the highest levels of financial wellbeing. To build on your know-how, tune into new podcast *CommSec Invest: The Share Market Simplified*. Learn how it all works, gain confidence in buying shares and find out what to do once you own them.

3

HACK YOUR SAVINGS STYLE

The trick to consistently putting something away each month is to figure out what makes you tick as a saver. If you can't seem to keep chocolate in the house because you find it hard to resist temptation, set up an auto-transfer into a separate bank account (with no associated debit card) on pay day. Are you a data-fiend, tracking your sleep, heart rate and step count? Set a savings goal in the CommBank app and see it broken down into weekly mini-goals to keep you on track. Search "Goal Tracker" in the app.

4

TAKE CARE OF FUTURE-YOU

There's financial planning for that trip to Bali next year – then there's planning for way down the line. Take the hard work out of retirement with Essential Super. It offers a range of investment options and can be managed alongside your banking via NetBank and the CommBank app.

5

TAKE ADVANTAGE OF COMPOUNDING

"Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it." Albert Einstein really knew how to complicate things. Put simply, compound interest is when you earn interest on the money you've saved as well as on the interest you've earned in previous periods. This is achieved by keeping your initial deposit and any interest earned in your savings account. Search CommBank Savings to find accounts with competitive rates. ★

*Minimum investment via the CommBank App. Consider CommBank App and CommSec T&Cs before deciding. Other fees and charges apply. Investing carries risk.

Just landed

What to do in your first week

16



The first week or so in Australia is a busy time for any international student settling into a new country, university and lifestyle. Someone who's been there, done that shares how to make it count.

STORY BY SARAH MARINOS + PHOTOGRAPHY BY KATE DYER

When Prabashi Wijeratne arrived at Adelaide Airport from Sri Lanka in October, she knew she'd made the right decision to undertake a master's degree in international management in Australia. "My husband, two-year-old son and I arrived after 15 hours of travelling." They were exhausted and waiting for their bags

when Prabashi got her first taste of local hospitality. "I was struggling to get the stroller from the carousel when a lady appeared and held my luggage while I put my son in the stroller. She told me everything would be alright." For Prabashi, it was a moment of kindness in a week full of firsts.

Prepare for culture shock

"The first week in Australia was different – people here are much more relaxed." To adjust, Prabashi threw herself into exploring her new neighbourhood. "We ate in some restaurants, took my son to the park and discovered the OzAsia Festival. I'm usually quite shy but I've made it a goal to say 'hi' to people and to try new things]in Australia."

Take time to adjust

With a new country, comes a new set of costs – even for everyday essentials. For instance, a latte in Sri Lanka is about 600 rupee (or \$2.80). In her new home, that cost has almost doubled. To understand her options, Prabashi asked lots of questions. "Everyone I spoke to was very friendly and happy to help."

Tip

To keep on top of spending, Spend Tracker in the CommBank app categorises every debit and credit card transaction, making it easier to track your everyday finances.

Do your research

The internet is your friend when it comes to getting to know your new neighbourhood. Before she arrived, Prabashi searched realestate.com.au for apartments and poured over Google Maps to figure out how to get to school, cafés and the shops from her new home.

Get a mobile phone

Prabashi soon discovered she couldn't connect to any local government services or utility providers until her mobile phone was sorted. "A lovely lady from India helped us choose a plan with good internet and free minutes to call home – and she also shared her perspective on moving to Adelaide!"

Tip

CommBank customers who sign up to More Telecom using their credit or debit card as their online bill payment method get exclusive offers on mobile and nbn plans.

Learn the acronym TFN

This one is important, because a lot of people – including new employers, as well as your superannuation fund and bank – will ask for your TFN (tax file number). Go online to the ATO to apply for yours with a valid passport or visa. Without it, you'll be taxed 45 per cent.

Set up a bank account

When Prabashi set up her new CommBank account, it took 20 minutes. All she needed was her new mobile number, passport, visa and tax identification number from home. She was also able to receive international money transfers straight away. "In Sri Lanka, this process takes hours. It blew my mind that I could open a bank account so quickly."

"Australia is living up to all my expectations – I'm very excited to be here."

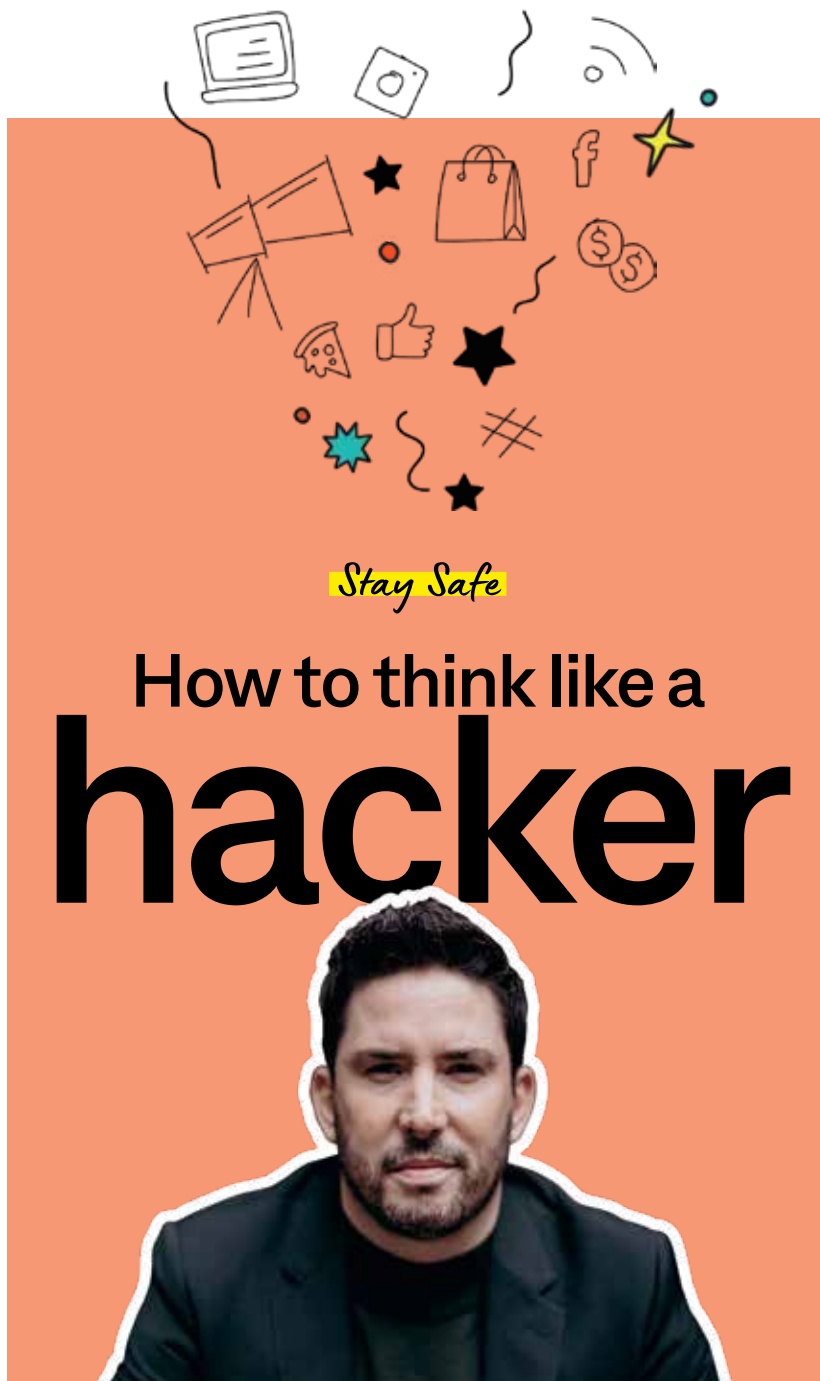


Tip

You can send an international money transfer (IMT) to more than 200 countries, in more than 30 currencies from the CommBank app, NetBank or your nearest branch. Even better, there are no transfer or correspondent bank fees.

Talk to university services

No matter your age when you start a new school, jitters are to be expected. "University of Adelaide services were very supportive in helping me adjust. They gave me a welcome pack so I could familiarise myself with how things run on campus and helped me get my student ID card," says Prabashi, who is also slowly making new friends, too. "There are lots of uni events and student clubs that are proving to be a fun way to meet like-minded people." ★



Stay Safe

How to think like a hacker



STORY BY SARAH MARINOS

Who better to tell you how to protect yourself online than a sophisticated (reformed) hacker who knows all your vulnerabilities? Bastien Treptel shares his insights and strategies.

By the age of 14, Bastien Treptel was fascinated by technology. He'd already dismantled his dad's telescope and investigated the inner workings of the family's washing machine. Then Treptel's grandfather gave him an old computer and it changed his life. The New South Wales-based teen was intrigued by computers and what they could do, including their power and potential to hack major companies' databases. By 16, Treptel was on the radar of the Australian Federal Police after hacking a major Australian bank and finding credit card numbers.

No charges were laid and Treptel says he never did more than order a pizza to see if the details he'd collected worked. But that incident inspired a career in cybersecurity. A keynote speaker at the SXSW Sydney™ conference in October last year and host of the *Cyber Hacker* podcast, Treptel regularly shares his insights into how hackers operate – and how to stay one step ahead.

It's an area of modern life we need to pay more attention to, he says. "People think this kind of thing won't happen to them. It's like cancer – we know about one in two people get cancer but everyone thinks, 'That's not going to happen to me.' A friend of mine called recently and said they'd been hacked. They had a bank account opened in their name, money stolen and their Facebook and Instagram accounts were accessed. They obviously hadn't taken on board anything I told them."

Hackers are out there – and they're busy. The Australian Cyber

“I explain how I’d target people if I was a hacker – I’d leverage AI to get a list on them and I’d make it succinct.”

Security Centre’s most recent Cyber Threat Report recorded more than 76,000 cybercrime reports, which is a rise of almost 13 per cent on the previous year – that’s about one report every seven minutes. Online shopping, banking and fraud were the top reported cybercrime types.

“I’m frustrated because there are tools Australians can use but often don’t – and then they’re surprised when they get hacked,” says Treptel. “When I do talks, I explain how I’d target people if I was a hacker – I’d leverage AI to get a list on them and I’d make it succinct. I walk them through their life and explain how I’d be able to steal their money or take out a loan in their name.”

Treptel uses the example of how public wi-fi systems can be manipulated. While advising an airport on how to reduce the risk of hacking, he found that though the airport’s wi-fi network was visible, so were seven unidentified networks that could be used to steal travellers’ information.

So lucrative is cybercrime that overseas hackers are now using psychologists trained in Australia to write texts and emails that look more authentic. “Scammers understand our culture and comb through data to learn if you’re single or if you go to a gym, own a business or follow a football team,” says Treptel. “They get powerful packets of details so their scams can be targeted and slip under your radar.”

Search CommBank Safe for more information. ★

Spot the scam



FAKE JOBS

The hook:

Job scammers offer high-paying jobs requiring low effort on legitimate employment sites, social media or chat apps.

The signs:

No experience required; the hiring process is fast; you need to make an initial investment; incentives are offered for transferring funds using your personal account; you need to sign up to cryptocurrency platforms.

The facts:

Be suspicious if a role is offered to you without an interview or requires you to make a payment in exchange for work; if it seems too good to be true, it probably is.

What to do:

If anything feels odd; Stop. Check. Reject.



Bastien’s top tips:

- **Use two-factor authentication** and make sure you’re using strong passwords or even passphrases.
- **Use identity monitoring**, which is free on many platforms. It monitors email addresses, IDs and phone numbers for any sign of a breach so you can secure accounts and avoid identity theft. “It can alert you if you’re in the crosshairs of a hacker and it costs very little and is quick to organise,” says Treptel.
- **Use an authenticator app** to add an extra layer of security to your online accounts. For example, as well as using your password, you’ll also need to enter a code generated by an app on your phone.
- **Stick to wi-fi networks** that require a password as much as possible.
- **Don’t assume** you’ll spot a hacker by their clumsily written text or emails. Scams targeting Australians are increasingly being crafted by locals.
- **Check if you’ve been** part of a data breach at [haveibeenpwned.com](https://www.haveibeenpwned.com). It allows you to search multiple data breaches to see if your email address or phone number have been compromised.



Money Smart

Get informed

We asked personal finance expert Jess Irvine to answer some of your burning money questions.

20



Jess Irvine (@moneywithjess) is a finance expert, author of *Money with Jess* and a respected journalist with nearly two decades of financial reporting experience. Her personal passion is helping people with their money. Jess' new book, *The Money Diary* (Wiley), is out now.

Q. *Should I pay off my HECS early with voluntary payments to the ATO or should I wait for a full-time job?*

A. There are three things to consider when it comes to HECS. First, the recent 7 per cent spike in annual indexation is not expected to last – inflation is expected to come down over the coming two years. Second, the opportunity cost of money you put towards HECS. These funds could be used to pay off high-interest debts or to hit a savings goal.

Third, remember HECS debt is income contingent – you only repay them once your income hits a certain amount. Repayments start small and increase as you earn more. And if you lose your job, you might not need to pay at all, unlike other debts. That's one reason many people think HECS debt is actually one of the better types of debt you can have.

Q. *As a uni student, what should my savings account look like... and how should I start?*

A. People always think there's some magical, perfect way that they should be doing money. But the reality is, everyone is different. As for the best way to save: spend less than you earn and then invest the rest. To do that, take the time to really reflect on your spending and cut back on any purchases that don't align with your personal values or

bring you pleasure. On the income side, invest in your skills development and make sure you're getting paid the most you can for your skills. Overall, I think if you're consistently spending less than you earn and investing the rest in ways you understand and that align with your personal circumstances and goals, you're on the right track.

Q. *I'm so busy staying on top of expenses that it's hard to monitor spending let alone invest. Thoughts?*

A. Simply committing to tracking and observing your spending over a period of time – be it a week or a month – is a great place to start. You can use paper and pen, a spreadsheet or an app – whatever works for you. The CommBank app has a range of great tools including Spend

tracker and Cash flow view to help you see where your money is going. Once you know your income and your expenses over a certain period, you can put your surplus cash flow towards investments. It does take a bit of time and effort but the rewards are really worth it! ★



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- Identity Restoration Support
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