

the Brighter

side of banking

18

Small hacks, large gains

Simple ways to
ease money
pressures
right now

Mindful business

The Miimi &
Jiinda founder
shares tips for
growth



Loud budgeting

How
talking
money can
help you
hit savings
goals



Ways
to keep
warm for
less this
winter





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Contents



Behind the Scenes – page 20

“Since COVID,
there’s been a rise
in the number of
puppy scams.”

VEENA VARGHESE

Know

Money matters

- 10 **Cash Flow**
An Olympian shares her new start in small business
- 12 **Photo Essay**
Local football clubs from across Australia open up about their love of the beautiful game
- 18 **Spotlight**
Alice Springs’ First Nations artists tell their story
- 20 **Behind the Scenes**
Veena Varghese on fighting scams

Contents



Dream

Live your best life

- 54 **Bucket List**
Where to get cosy in Australia this winter
- 58 **Show Stopper**
What sport means to Abbey Gelmi
- 60 **House Proud**
DIY ideas to improve your home on a budget
- 64 **Health Matters**
Put down the to-do list and learn how to relax
- 66 **One Last Note**
The best \$5 surfer Joel Parkinson ever spent

Save

Get ahead

- 24 **Cost of Living**
The small spending pivots and budget hacks that will help your hip pocket
- 30 **Table Talk**
A new way to save at the supermarket
- 34 **Instant Expert**
Discover how “loud budgeting” can ease money stress
- 36 **Cheat Sheet**
Smart ways to warm your house for less
- 38 **Ask Jess**
How to use credit to your advantage

Grow

Make it count

- 42 **The Business**
The founder of Miimi & Jiinda shares her growth journey
- 45 **The Explainer**
Choose the right savings account
- 46 **Fair Shares**
The way you think about investing can increase your wealth
- 48 **Side Hustle**
Transforming a second job into full-time work
- 50 **First Home**
A young woman takes control of her finances to reach her goal



“Using AI, we might be able to say, ‘If you need nappies, they’re on special now and won’t be again until October.’”

Blake Bennett
Table Talk – page 30



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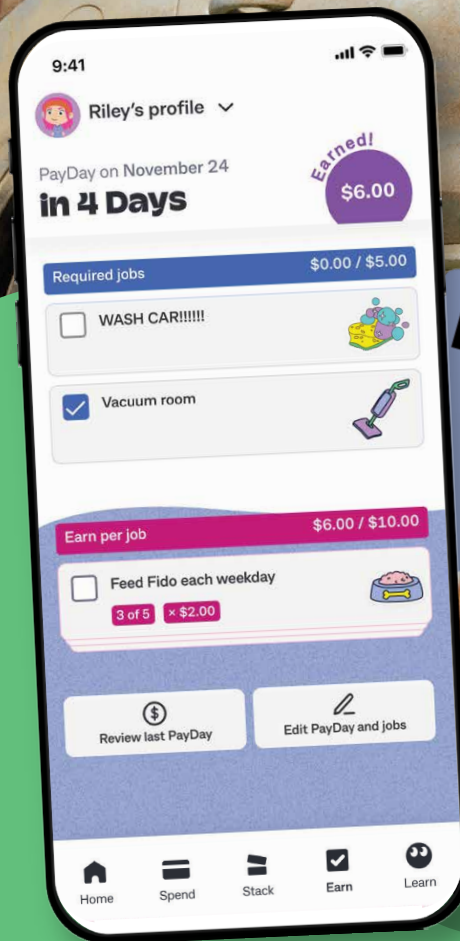


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Welcome

Talking about money with friends and family is one of those things that can feel awkward but once you get going it's hard to stop. I know because I've been trying loud budgeting (page 34), the trend of being open about what you're spending your money on – and also going without – to make ends meet. Turning down dinner with a friend recently, I would usually have said I was too tired (true but not enough to stop me from enjoying a catch-up over sushi). Instead, I told her we've cut back on dining out and suggested a walk. She admitted that worked better for her, too. Happy days.

Of course, it's not always that simple. Bringing kids into the conversation around money pressures – and talking plainly about why they're not getting the five things they've asked for that day (and why a paintball party for 25 is not an option this year) – is hard. They can be relentless advocates for their own needs and some of their requests would be fine in different financial circumstances.

Still, I've found that getting a little noisy with age-appropriate budget facts has helped. To be clear, it hasn't stopped my kids from asking for stuff but it allows me to say no in a way that reminds me of why. Right now, we're putting our financial stability above all of the many other things.

The silver lining of straight talk about your financial situation is that you open the gates for more honest chats with loved ones. Even better, your friends and family might have tips that help and vice versa. Perhaps most important, though, is the reminder that you're not alone.



Brooke Le Poer Trench
Content Director

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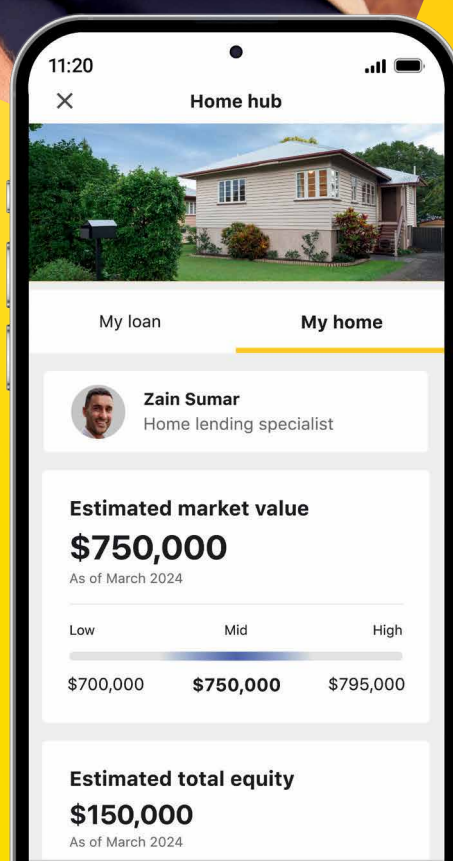


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Money matters

Know

CASH FLOW

Lydia Lassila

Competing in the Olympics prepared this former athlete for running a small business.



Photo Essay

Spotlight

Behind the Scenes

Cash Flow

What I know about money

INTERVIEW BY BROOKE LE POER TRENCH

Aerial-skiing Olympian Lydia Lassila may know how to set goals, train hard and take risks but she's still learning lessons daily as a small business owner.



The word “inspiring” almost doesn’t cut it for Lydia Lassila. As a talented teen gymnast with Olympic dreams, she realised at 17 she wasn’t good enough to keep going. Her next pivot was a game-changer: she joined a program that leveraged her acrobatic skills on the slopes. Several gruelling years of training later, she emerged as an Olympic-medal-winning, aerial-skiing legend. But her switch to small business owner – of specialised icepack company BodyIce and sustainable yoga gear brand Zone – may just be the most challenging and satisfying yet.

What’s your money story? I grew up in a normal working-class family. My dad ran his own building business and while money wasn’t scarce, it also wasn’t crazy abundant. My parents were very careful. They were both immigrants who really started their life in Australia with nothing. So the value of working hard was driven home.

How has that influenced you? My dad worked hard but he always stopped and made time for us on holidays. That’s so hard to do but I try to make sure that while I work hard, there’s respite, too.

How does running a small business compare to life as an athlete? In my sporting life, I left zero to chance. In business, I’ve learnt to be a bit more flexible because it can be very stressful at times. There are stock issues and supplier delays and products to develop but I love the challenge. For me, I ask myself: where do I want to be in six months? And then I plot what needs to happen to get there.

Do you still run as hard at your goals?

I was so rigid and disciplined for so long, which helped me fulfil my dreams as an athlete. But I don’t approach my businesses in the same way. I have less concrete goals and I try to enjoy work more. Am I an Olympic champion in business? No. No I’m not. But I’m earning an income. My businesses are not failing.

How do you manage the stress of uncertainty?

Things don’t always go to plan and you have to adapt and change – and I’m okay with that. I’m okay with trying to find solutions and learning and growing. As an athlete, I had coaches supporting my goals. As a small business owner, it can be lonely but I bounce ideas off other people and do the best I can.

What’s your advice to people who want to start their own thing?

I’ve never had the security of a nine-to-five job – I don’t know what that feels like. It doesn’t mean I take big risks – I just think when it comes to starting a business, “Have a crack.”

And when it comes to work-life balance, what do you know? I’ve had to unravel limiting beliefs from my childhood – including that hard work will make you successful. Now, rather than working harder, I try to work smarter. That’s what I did to achieve my goals in sports and when I slip into old patterns and exhaust myself, I try to remind myself of that lesson. ♦

Photo Essay

The beautiful



What difference can a \$5000 grant make to a sports club? Dilvin Yasa speaks with five recipients of the Growing Football Fund and discovers the future of football might just be female.

PHOTOGRAPHY BY
RÉMI CHAUVIN, HELEN ORR,
MARK LEHN + NIGEL LOUGH

game



It's fast becoming known as the "Matildas effect", the significant surge in girls and women – inspired by the CommBank Matildas' electrifying performance in the FIFA Women's World Cup – signing up to play football in clubs around the nation since our team made it to the semi-finals.

The increased interest doesn't come without its challenges and that's why Football Australia with support from CommBank – which has been a proud supporter of Australian football since 2021 – launched the Growing Football Fund. Created to empower women and girls, the fund will focus on supporting coaches and community teams across Australia to meet their collective goal of attracting and retaining 50,000 female participants over the next two years.

Among the inclusions are a dedicated online Coaches Hub designed to support coaches with resources and technical training, as well as grants of up to \$5000 for community clubs and associations to support key initiatives for women and girls in football. Here, we speak with five players about their love of the beautiful game and the difference those grants can make to their clubs.

"I've been playing since I was 14 and I'd say one of the sport's biggest drawcards is its community."

Shani Mackey is a mother of one who plays for Taroona FC, just south of Hobart.

"When you're a mum, much of your identity is tied up around this other little person so a great deal of why I'm so committed to sport isn't just the thrill of the game – although that's certainly a big part of it – but also taking time out to do something for myself. It's not work, it's not about meeting expectations or doing everyday activities, it's doing something purely for fun.

I've been playing since I was 14 and I'd say one of the sport's biggest drawcards is its community. When you're playing, it's about working together as a team and accepting players' different personality traits. In football, you get to meet and befriend those you never would have otherwise because you have this shared interest. And as the captain of my team and coordinator of the social teams for our woman and non-binary players, I feel like I'm giving back in my own way.

Being a role model is important and something I'm mindful of when my three-year-old daughter watches me play. It's good for her to see her mum doing something that isn't serious or boring and she's growing up seeing that girls can do anything they want and hopefully she won't let anyone tell her otherwise. I feel like we're going in the right direction – up until a year ago it was tough for women and non-binary people to find places to play but since the CommBank Matildas showed the world what we're capable of, the change has been extraordinary. Taroona went from having four teams to 22.

We're going to run a Kick-On for Women program with our grant money, which is where we'll have someone coach a more social group once a week to train them in basic skills and drills and then play a fun game at the end. This way more people can have a go to see if they enjoy the sport without having a big commitment hanging over their heads. The more women are involved, the better we can take on the world."

“The more kids I can encourage to get into football the better.”



Psychology student Isabella Millhouse plays and coaches for Port Darwin Football Club.

“I had just left the army in 2020 when I signed up to play football. I didn’t know anyone in Darwin and I figured this would be the best way to make friends. It wasn’t my first foray into the sport – I’d played as a young child and with a club as a teenager. Still, I enjoyed the camaraderie so much that now, not only do I play but I coach and manage the under 6s and volunteer with the club where I can.

With my psychology background, I know that encouraging kids to be active is one of the best things we can do for them. It’s important for their fitness but also their brain and mental health. The more kids I can encourage to get into football and be around their friends moving, running and socialising from a young age, the better. It gives me such joy to see this next generation idolising the likes of Sam Kerr. It’s definitely a step in the right direction.”





Year 11 student Tamsin Groves plays and coaches for Port Darwin Football Club.

“It took a bit of convincing to get me on the pitch. Although my brothers played and my dad coached, when I was 10, I wound up one of the only girls playing in a boy’s team, which I didn’t love. In the Northern Territory, that’s still a problem. I played in boys teams with one or two girls until I started playing in the women’s premier league at the age of 14. Funding up here can be hard to come by so often girls either move south to pursue further playing opportunities or they quit the sport altogether, which is a shame.

The sport challenges me to be a better player on the pitch and a better person away from it. And since I’m in year 11 at school, it’s also nice to have a chance to get away from the stress of schoolwork. The biggest highlight of my footballing experience so far has been representing the Northern Territory on multiple occasions, including captaining the under-14s team at the national youth championships. Another highlight is coaching two all-girls MiniRoos teams this year, which allows me to give back and inspire young girls to continue playing.

The grant has allowed us to buy new goals and equipment for our girls teams and to pay the registration of senior and junior players to encourage more girls to join, which has been great.”



The Growing Football Fund is a partnership between CommBank and Football Australia focused on supporting coaches and community teams around Australia. The goal? To attract and retain 50,000 female participants nationally over the next two years.

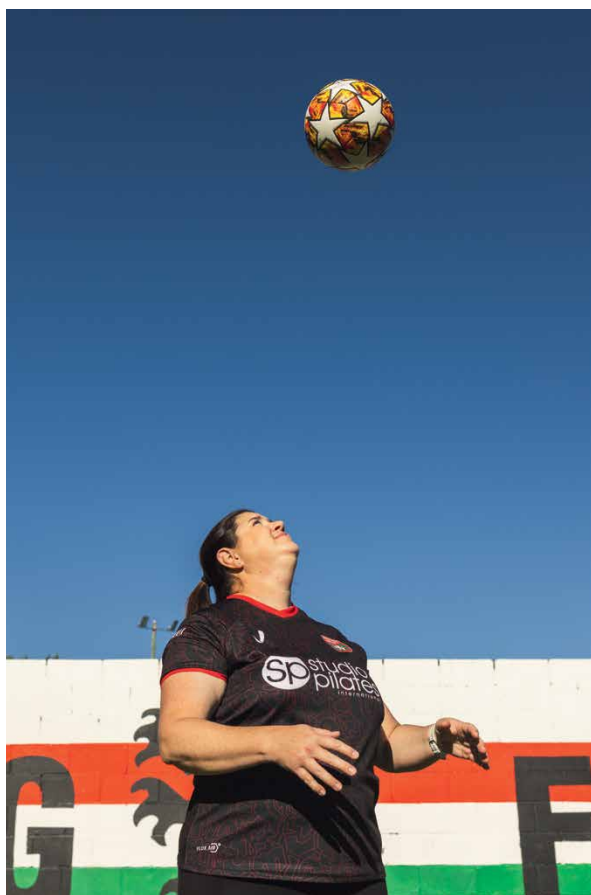
Kelly Polkinghorne is an interior designer and mother of two who plays for Westside Grovely FC, about 35 minutes from Brisbane.

“I’ve always been sports mad but I really only got into football through my children. As the training time for my boys – aged nine and 12 – increased, I started thinking how fun it would be to play. This led to the club launching an over-30s Summer 6’s competition two years ago.

I’m not a competitive player – it’s more a social thing for me, which is why we formed our masters team this year. It’s been great for my fitness but it’s also a fantastic way to make new friends and get involved in the local community. Our club, like many others, runs solely on volunteers so for me it was important to give back and support the club that we spend so much time at. Community spirit shines through when we get together to help the juniors or drive each other’s kids to games. As a single parent, I find a lot of joy and solace in the ‘it takes a village’ mentality of our club community.

I’ve noticed a big change in the perception of women’s football in Australia since the CommBank Matildas made it to the FIFA World Cup 2023 semi-final. A number of boys joined the club after watching them and we’ve certainly had an increase in the number of girls. It shows how important awareness of the sport is – especially, women and girls playing the sport. That’s why I became a female football ambassador during the World Cup, which means I promote women’s football within the club and boost its presence on our social media platforms.

The grant has given our club a huge boost, allowing us to put a number of initiatives into place. Playing in male kits can make players feel undervalued so we’re continuing to invest in buying female uniforms for our teams to wear and we’re training female coaches to help increase female participation in the sport. It’s amazing how much of a difference sponsorship and funding can make for the next generation of players coming through.”



“Once I got back on the field and kicked the ball into the back of the net, that rush came over me.”



Retiree Sue McAdam is a mother of four and grandmother of seven who coaches for Doyalson-Wyee Soccer Club in the NSW Central Coast.

“There was a fair bit of confusion when I moved to Australia from England at the age of 15 and tried to join a local ‘football’ team. There was such a difference in how the game was perceived here compared with the love we had for it at home. When I took my husband to a second division match back there in 1990 – we met through our local football club in 1980 – he couldn’t believe the number of people in the stands. It was really eye-opening for him.

We joined the Doyalson-Wyee Soccer Club in 1994 but I didn’t get back onto the field myself until 2000. Those first six years were about raising the kids and watching them play. But once I got back on the field and kicked the ball into the back of the net, that familiar rush came over me and I realised how much I’d missed it. I got back

into football in a big way, also spending the first 13 years on the committee. Now I’ve had a knee replacement so I can’t play but I coach the women’s all-age team – well, in between minding my grandkids – all aged between one and nine – and driving around to watch their games. All but one plays for Doyalson so it’s a family affair.

Coaching is different to playing. I’m highly competitive as a player but you want to guide players in a way that not only teaches them the skills but encourages them to continue so we have quality teams as they get older. I’ve had plenty of experience – when my children were in primary school they were always volunteering my time to coach their school teams. When you love the sport as much as I do, you really don’t mind.

Playing can be expensive. Registration fees are high and even though clubs subsidise what they can, once kids get to a certain level, many parents can’t afford it. The grant has allowed us to push costs down and open up opportunities for some of those players.” ♦

Spotlight

Everybody has a story

STORY BY DILVIN YASA



If a picture tells a thousand words, imagine what a mural created through the stories of Alice Springs' First Nations youth could do?



The mural around the building represents the feelings and hopes of local youths.

In a social media sea of cat videos and dance routines, there's a six-minute clip where voices of young First Nations men ring out, loaded with frustration, hopelessness and the feeling of living under the glare of judgement. "We're pretty much guilty by association," says one voice. "We're sick of being judged", says another. "You don't even know us but you seem to think you know a lot about us."

The video was created by Kings Narrative (kingsnarrative.com.au) – a social enterprise founded and led by Aboriginal men – to celebrate coming together with CommBank to create an artwork on the exterior of the bank's Alice Springs/Mparntwe branch. Painted by acclaimed Anmatyerre artist Raymond Walters Penangke (penangke.com.au), the piece – created on canvas and then digitised to wrap around the shopfront – was developed after engaging with young men in the community to hear their stories and experiences of Alice Springs and what's important to them.

"In this town, we often see the same responses to the same issues and people are wanting a different result from the same ways of being," explains Tyson Carmody, Arrernte man and founder and managing director of Kings Narrative. "So the Commonwealth

Bank has gone, 'No, let's try something different, let's be creative, let's be daring, let's really value what the young people have to say.'"

The year-long project was central to CommBank's investment in building stronger, more meaningful connections with Indigenous communities and to demonstrate the bank's respect for First Nations voices, explains CommBank's Andrew McWhinney, senior manager of protective security – retail. "We felt that this branch was missing real acknowledgement of its Indigenous customer base, which stands at 70 to 80 per cent in this region. So the purpose was to make the branch feel more approachable for these customers and to feel more inclusive once they were inside." The bank wanted to steer clear of corporate black and yellow branding and to focus on the correct Indigenous motifs for the Alice Springs area and, first and foremost, serve as a vehicle for the stories of local youth.

Kings Narrative engaged young people representing a wide range of communities, from the youth detention centre to town camps across Alice Springs. Through regular dialogue with the men, they noted two common themes. The importance of role models – having those to look up to as well as finding pathways to become role models

themselves – was key, as was being out on Country with elders, to learn and give them the respect they deserve.

Raymond says he was "honoured to become the paintbrush" for the youth. "This project has been really important to be able to show the other side of their story," he says. "I want to honour their stories, their emotions, their feelings and bridge some kind of understanding with the wider community that we need to invest in our young people. They're an important part of our community fabric and they have a lot to offer. We just have to give them an opportunity."

The mural's launch – which was attended by youths who worked with Kings Narrative and Raymond – was met with positive feedback from community members. So much so that CommBank is looking to further strengthen ties with First Nations communities by pursuing another mural project in Kununurra in far northern Western Australia. "It's a different project, a different vehicle but it's all in line with making branches located in regions with a large number of First Nations customers feel more approachable," says McWhinney. "We know that community is everything and while it's a growing space, it's one we're incredibly proud of." ♦

Behind the Scenes

Safe and secure

STORY BY SARAH MARINOS

Veena Varghese spends her working day as part of a dedicated team helping CommBank customers avoid scams and fraud.



What is CommBank Safe? We support customers who experience scams or fraud. Some customers know they've been a victim but others aren't aware and we can alert them. My team know the right questions to ask, look for clues that something is wrong and help customers try to resolve an issue.

What kinds of questions do you deal with? We get enquiries about online banking, digital wallets or the CommBank app. Most often, they're from a customer who doesn't recognise a bank transaction or received a text or email with a link, clicked it and gave personal details.

How does your team spot a scam? A customer may call to raise their withdrawal limit and as we talk about it, we may uncover that the person or service the customer is sending money to is fake. It can be a hard conversation but we're there to help people see what has happened.

What scams are prevalent right now? Since COVID, there's been a rise in the number of people buying puppies. Scammers caught on and started sending interested people a photo of a puppy they were "selling". The customer then pays for the puppy but it never arrives and the seller vanishes. Remote access scams are also prevalent. A scammer pretends to be from a specific company and convinces people to give them access to devices and personal information.

How does CommBank Safe help customers? The first step is understanding what information a customer has given scammers. We can then help secure their online banking, data and information. We also assist customers reset passwords and cancel bank cards. In some cases, we can lodge a trace and recovery to try to retrieve the funds. It's rewarding to support customers when they feel very vulnerable.

What's been a game-changer in reducing scams? CommBank has a system to help spot unusual customer account behaviour. And an increase in awareness and education about scams is making a difference.

What have you learned through your work? I shop online because it's convenient but now research more before I buy. I look at company reviews – have people said it's hard to contact the vendor? Have items not arrived? Did people get the wrong order? I'm also more aware of emails and texts with links.

What do you want people to know about scams? Don't feel ashamed if it happens to you. Being scammed can happen to anyone. Try to move past the shame and talk to people you know about what happened so more people know the signs to look for.

Search CommBank Safe to learn more. ♦



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Reject.

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TABLE TALK

Blake Bennett

This savvy shopper set out to change the way Australians buy groceries.



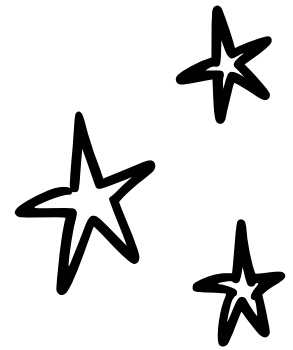
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Big money hacks



COMPILED BY BROOKE LE POER TRENCH

Saving for a big goal requires patience. As does paying off debts and turning your finances around when they're under strain. Still, there's plenty you can do right now to help ease your hip-pocket pressures.

Chances are you're familiar with the butterfly effect. Put simply, it's the idea that small changes can lead to significant outcomes over time. When applied to the financial pressure many of us are dealing with, the following tips are all about making time for small adjustments. As time goes by, they can help you feel more in control and free up some much-needed cash.

1.

Check your credit score

You know your height. You probably know your blood type. But do you know your credit score? It's your financial fingerprint and goes on every application you make to lenders, landlords and some employers. And you can check it for free. Just head to the library in your CommBank app, tap Credit score and follow the instructions to discover your score and decode the details. And if you find late payments are lowering your score, there are ways to bring it back up. Keep tabs, take control and unlock new doors of financial opportunity.

2.

Join the circular economy

Next time you're buying something new, why not sell something you don't use first? Half the sellers on platforms like eBay, Gumtree and Facebook Marketplace are offloading unused items. And one in four are making more than \$500 for their efforts. While you're selling, you might even find what you're buying, at a lower price. Just check the condition, warranty and seller's reputation and if it doesn't stack up, tell them they're dreaming. And often you can fund a new bargain with the proceeds from your unwanted item. So join the circular economy – it's a savvy, sustainable win-win.

Tip:

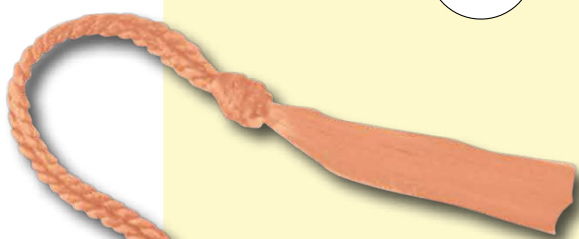
Swipe your library card and save

If you haven't used your local library for a while, it's time to get reacquainted. Libraries have evolved and many now offer a variety of digital content free to enjoy anywhere. There's not just the latest eBooks, there's also music and video content on user-friendly mobile apps. Some libraries even offer co-working spaces and free wi-fi. It's time to dust off that library card and unlock great savings.

3.

The no-spend month

Wonder where your hard-earned cash goes each week? Those daily coffee runs, takeaway treats and impulse buys can add up fast. Enter the "no-spend month" challenge – your budget-friendly detox. Bills, groceries and essentials are in play but for everything else, hit pause. The average Australian household reportedly spends \$270 a week on culture and entertainment – so there's money to be saved if you stash your credit cards and find some free local fun. A no-spend month is the perfect opportunity to plug those spending leaks and watch your savings soar.





5.

Rent your wardrobe

Ever notice how our most expensive outfits are the ones we wear the least? Sure, it was a night to remember but it was an expense you'd rather forget. So what if you could dress to impress without the stress? You can, by renting instead of buying. Through companies such as GlamCorner and The Volte, you can rent (or lend) dresses, suits, accessories, you name it. You borrow, you dazzle and you return. So next time you've got a big event, remember: the spotlight's on you, not your wallet.

Tip:

Upgrade your showerhead

Ever find yourself losing track of time (and water usage) in the shower? Switch to a water-efficient showerhead and you could save a bucket load. Old-school showerheads can gush 25 litres of water per minute. New designs slash that to as little as 7.5 litres and every drop saved is money in the bank. But don't worry – it's not a drizzle, it's the same pressure, just less water. Sound invigorating? It is.

4.

Drive down the price

Running a car isn't cheap but how can you help minimise costs? Don't automatically renew your car insurance – shop around and see what wheeling and dealing can do for you. If you don't drive a lot, you may find a discount. Safe driving saves on both speeding tickets and insurance premiums. Some states will even discount your licence renewal for a clean record. If you're in NSW or the ACT, beat the bowser with the CommBank app's Fuel finder, which will show you the cheapest petrol prices nearby.



6.

Turn on your star power

Still using that old dryer that's seen better days? It could be time to think about buying an energy-efficient model. When shopping, check the energy ratings – more stars mean more savings. And be smart with usage. Appliances can account for 30 per cent of your home energy use so getting rid of that second fridge you barely use could save you about \$172 each year. Even skipping the dryer to hang out clothes just once a week could save you another \$70. So line up the savings!

Tip:

Bargain like a boss

Do you haggle to buy things on holiday but not at home? You're leaving money on the table. Most brands have more wiggle room than they let on. From phone plans to insurance, it pays to check the competition and ask if they can do better. It can feel awkward but just be polite and remember: the worst they can say is no. If you don't ask, you'll never know.

8.

Set-and-forget financial goals

Want to hit your financial targets? Get specific about the where, when and how. Behavioural research says clear planning boosts success. Simplify the journey by automating your savings and debt payments. Use your CommBank app to set up regular transfers to your savings or investment accounts. Let these auto-payments chip away at debt or pool funds for a holiday in the background. You choose your goals, set and forget. The system does the rest. And this financial autopilot frees you up to focus elsewhere – like planning where you'll go on that trip away you can now afford.

7.

Secure your tech

Saving money starts with not losing it – especially to cybercriminals. So take a second to up the security on your tech. Turn your passwords into *passphrases* by using a mix of letters, symbols and numbers to tell a story. Make it unique – easy to remember, hard to crack – and switch on multi-factor authentication for protection. And keep software up to date – that's your first defence against vulnerabilities. Don't forget: your bank will never ask for your password, PINs or codes. Lock it down and don't let cyber-crooks pick your digital pocket.

9.

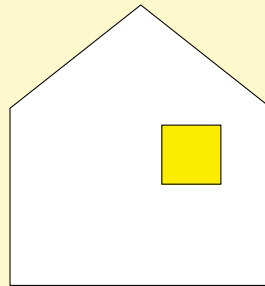
Eat what you've got

Ordering out feels easy but the cost can hit hard. Aussies spend an average of \$60 a week on takeaway – more than \$3000 per year. To avoid the pain, try the “if you've got it, eat it” challenge. Open your fridge, freezer and pantry. See those ingredients? It's time they landed on your plate. Apps and websites like SuperCook can give you recipe ideas based on the ingredients you have. So get creative and watch as your food waste goes down and your savings go up.

10.

Look at your data usage

If you're connected to work or home networks most of the time, there's a good chance you're paying for more data than you need. Use your provider's app to keep tabs on usage – you may find that you only need 15 gigabytes per month, rather than unlimited data. If you're paying for loads of data you're not using, that's hard-earned dollars streaming out the window. Try downsizing your data plan – the savings might surprise you.



Data-driven ways to slash your household expenses

with Jess Irvine

The numbers don't lie. These habits and behaviours regularly save Australians money on their everyday bills.

The current cost of living has led many of us to take a closer look at our finances. Seeking savings, we're rediscovering smaller homespun wisdoms on ways to reuse and conserve what we already have. But if you're on the hunt for bigger budget savings, what should you do? CommBank has looked at the spending patterns of Australian households and spotted some trends and traits among those who spend less. The result is data-proven tips that can help you save money on your regular bills today.

Tip

Shop smart

Small changes in the way you shop for groceries will save you cold, hard cash every time. Skip pre-chopped produce and pay attention to the unit price. It reveals the real cost per quantity or size, making comparisons a breeze.



GROCERY SHOP LESS FREQUENTLY

Have you ever wondered which is better: one big weekly trip to the grocery store or several smaller trips throughout the week? Well, the data suggests a clear winner. Changing your behaviour to shop one less time per week could save you an average of 20 per cent off your total weekly bill. An analysis of a sample of customers who did grocery shopping at least once per week over a three-month period found that the average weekly spend increases in line with the number of visits to the grocery store.

On average, customers who went once spent 16 per cent less than those who went twice. And customers who went twice spent 25 per cent less than those who went three times. Whether it's because they're more strategic with their meal and ingredient planning or simply that they're less likely to make impulse buys at the checkout, limiting trips to the supermarket helps on the savings front.



SWITCH YOUR ENERGY PROVIDER

Feeling the heat from rising energy prices? Don't sweat it. The data shows that over the course of a year, about 10 per cent of CommBank card payers who spent at least \$300 in a quarter on utilities switched providers (comparing one quarter year on year). The savings were well worth it. When a customer switched, they saved an average of about 10-15 per cent (a notable caveat being that users in WA and parts of Queensland face limitations and restrictions on switching). So jumping on the federal government's energymadeeasy.gov.au comparison site or the Victorian government's compare.energy.vic.gov.au is a financial no-brainer.

To help master your finances and gain confidence, Jess Irvine will bring you hints and tips through an exciting new money education program. Visit commbank.com.au/brighter to learn more.



DIAL A DISCOUNT ON YOUR PHONE AND INTERNET

Switching providers: we all know we should do it but who has the time? Just 15 per cent of customers who use a card to pay for telecommunications services switched to a new provider when comparing the same time period in different years, based on customers who spend at least \$50 per month on telecommunications. But the savings from doing so are clear. When this group of customers did switch, they saved about 20 per cent on average.



AUDIT YOUR STREAMING SUBSCRIPTIONS

You know you need to weed your garden but did you know that you should prune your payments, too? Though only a third of CommBank card users paid for video streaming services and just a third of those paid for more than one service*, the prevalence of customers holding multiple subscriptions has been gradually increasing. In fact, the average Aussie household forks out about \$50 for streaming services every month. So, if it's been a while since you've performed an audit of your at-home entertainment, now could be the perfect time. Sit down with your statements and put all of your subscriptions – from streaming and fitness apps to online games – under the microscope. Ask yourself: do I still use it? Need it? You could save hundreds per year just by cutting a couple. And don't forget free services, such as ABC iView and SBS On Demand, and free catchup services of commercial networks, including 10 Play, 7plus and 9Now. ♦

*Based on the top 19 standalone video streaming services that you would be able to see specifically named on your transaction statements.

Data based on Commonwealth Bank personal debit and credit card spending using specific sampling criteria developed for each insight.

16%

less is spent by those who shop at the supermarket once a week

compared with those who go twice. Time to start planning your weekly shop!



Table Talk

Supermarket sweep

STORY BY HANNA MARTON + PHOTOGRAPHY BY NIGEL LOUGH

Digital disruptor Blake Bennett is helping Australian consumers save hundreds of dollars at the checkout with a new website.

Light-bulb moments can strike in the most unlikely situations. Legend has it that Sir Isaac Newton came up with his theory of gravity when he observed an apple fall from a tree. The ancient Greek mathematician Archimedes is said to have taken a bath and figured out how to measure the volume of an object.

Good thinking

He may not be a world-renowned scientist but Newcastle dad Blake Bennett had his own eureka moment a few years ago in a fairly mundane place: the nappy aisle. Bennett went to a supermarket to get nappies for his daughter, Layla – who’s now seven – but they’d sold out. So he headed to a different store at the other end of his local shopping centre and discovered the nappies there were on sale.

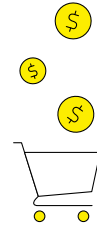
“I bought three boxes and thought, ‘Hang on, I was about to buy these for far more elsewhere,’” says Bennett. “I calculated that we saved about \$45 and that’s how the idea started.”

The idea? A free website, Grocerize, that compares real-time prices for products at Coles and Woolworths. You can search for any item and see how much it costs at either supermarket, which together make up 65 per cent of the Australian grocery market. Grocerize believes it saves users an average of 28 per cent at the checkout.

Perfect timing

When Bennett got to work in 2019, he couldn’t have predicted that the rising cost of living would make his new site a game-changer for consumers. According to the Australian Bureau of Statistics Consumer Price Index, in the 12 months leading up to December 2023 the price of eggs went up by almost 11 per cent, bread by nine per cent and cheese by more than six per cent. It’s no wonder 42 per cent of Aussies cite their grocery bill as one of their biggest financial stresses.

Grocerize wasn’t built overnight and it wasn’t Bennett’s first rodeo. As co-founder of Zimble Digital, he knows how to solve problems with digital solutions – but his business was ticking along and he was looking for a side hustle. Grocery comparison platforms were killing it overseas but no-one was doing it well in Australia, says Bennett. “I felt that with my experience and knowing I could pull a team together, we could give it a red-hot crack.”



More ways to save at the supermarket

- Take advantage of supermarket rewards programs, which often offer discounts and extra savings.
- Swap big-name brands for home brand versions.
- Write a shopping list and stick to it – it’ll save you from impulse buys and purchasing things that you don’t need.
- Frozen or canned vegetables and fruit are often cheaper than their fresh counterparts, offering an easy way to cut costs.
- Resist the temptation to buy pre-prepared fresh foods such as chopped meat or mushrooms, as these usually cost more.
- Shop at night – this is when supermarkets are most likely to slash the prices of their perishable goods.

Meal planning made easy

Meal planning takes a little organisation but the pay-off is big – saving you time and money on busy nights, when you may be tempted to order an effortless (but expensive) takeaway meal.

Here’s how to get meal planning right:

- Plan to include plenty of fruit and vegetables, prioritising what’s in season (and therefore on special).
- Lean into wholegrains, pulses and beans, which are filling, nutritious and cost-effective.
- Use some of the same ingredients across multiple dishes to minimise food waste and allow you to buy in bulk.
- Like with any grocery shop, try to plan your meals around what you already have in your pantry. This will mean more savings and less wastage.
- Invest in quality containers that are both microwave- and dishwasher-safe for easy reheating and cleaning.



Blake Bennett with wife Renae and children Layla, 7, and Xavi, 10.

“Using AI, Grocerize could create a shopping list for under \$50 that feeds the family on weeknights.”

Smart shopping

Bennett is now looking at how artificial intelligence (AI) could offer Grocerize users a more personal shopping experience. “We’re mucking around with it. Say you have two kids who both like spaghetti and chicken. Using AI, Grocerize could create a shopping list for under \$50 that feeds the family on weeknights,” he says.

“We know there are pricing cycles for certain products – for example, dishwashing tablets are on special every week at one supermarket or the other, whereas some nappies are rarely on special,” he continues. “Using AI, we might be able to say, ‘If you

need nappies, they’re on special now and won’t be again until October. Keep that in mind.”

A Grocerize app is in the works and Aldi may be added to the mix soon. And in case you were wondering, Bennett isn’t in cahoots with the supermarkets. “We just take their prices and put them on our website,” he says. “Whichever supermarket has the cheapest price gets the business and it’s the consumers who win in the end.” ♦

grocerize.com.au



Blake Bennett’s tips for saving on groceries

Set price alerts

Between Woolworths and Coles every week, approximately 8000 products are on special, with about a third of them half-price. Set price alerts on Grocerize so you know when your preferred brands are discounted.

Stock up on staples

If a non-perishable item is on special and you’ve got the cupboard space, grab a few of them. There’s no need to hoard groceries lockdown-style but buy enough to get you through to when that product is on special again.

Get another freezer

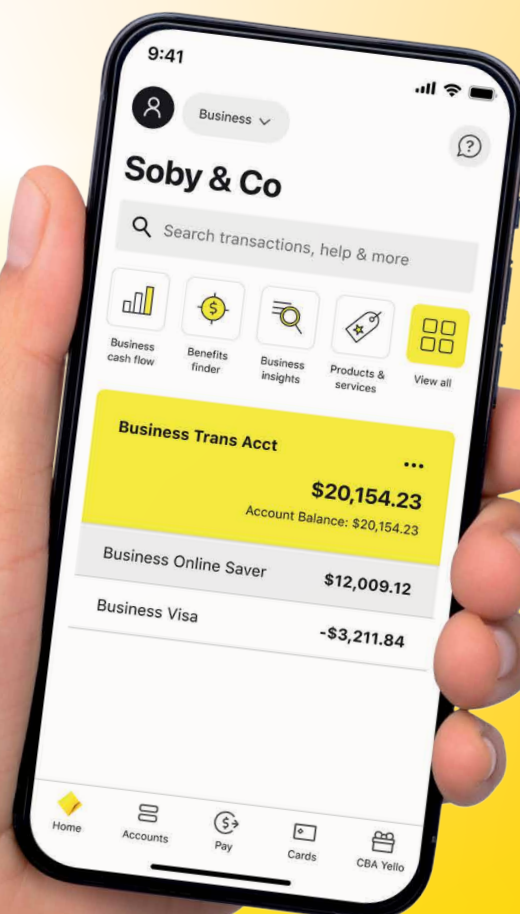
If your budget allows and you have the space at home, consider investing in a second freezer and buying your frozen goods in bulk at half-price. An additional freezer is great for storing leftovers as well.

Split your shop in two

In metro areas and even many rural cities, Coles and Woolworths are often located close together. If an item isn’t on special at one of them, chances are it’s on sale at the other.

Vote with your feet

As a consumer, you have the power to influence the big supermarkets. Spend your money with whichever chain gives you the best prices.



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Instant Expert

Loud budgeting

STORY BY ALEXANDRA ENGLISH

The trend of publicly declaring what you will and won't spend money on has taken over social media but can it really help you reach your money goals?



Personal finance is booming on social media. Transparency is in; showing off flashy purchases is out. On TikTok, people are offering their best tips for saving on groceries, telling their followers where they've found the best designer dupes and sharing their financial portfolios. There are even influencers touting holiday destination dupes for when you want that Maldives vibe on a Bali budget.

"I don't think it's surprising that people are getting vocal about their finances," says CommBank personal finance expert Jess Irvine. "Rising costs have forced a once-taboo topic into the open, which is a good thing because we can now better support each other to save and meet our financial goals."

Enter "loud budgeting". It's about unashamedly stating what you are and are not willing to spend your money on,

even if that means saying no to social events. The hashtag currently has more than 40 million views, with videos of people sharing how much they've saved and offering scripts for their followers to use themselves.

The origin story

Comedian and TikToker Lukas Battle has been attributed with coining the phrase "loud budgeting" as a joke but the concept quickly took off. "If you know any rich people, you know they hate spending money," Battle said in his video. "So [stating your budget] is almost more chic, more stylish, more of a flex... It's not, 'I don't have enough.' It's, 'I don't want to spend.'"

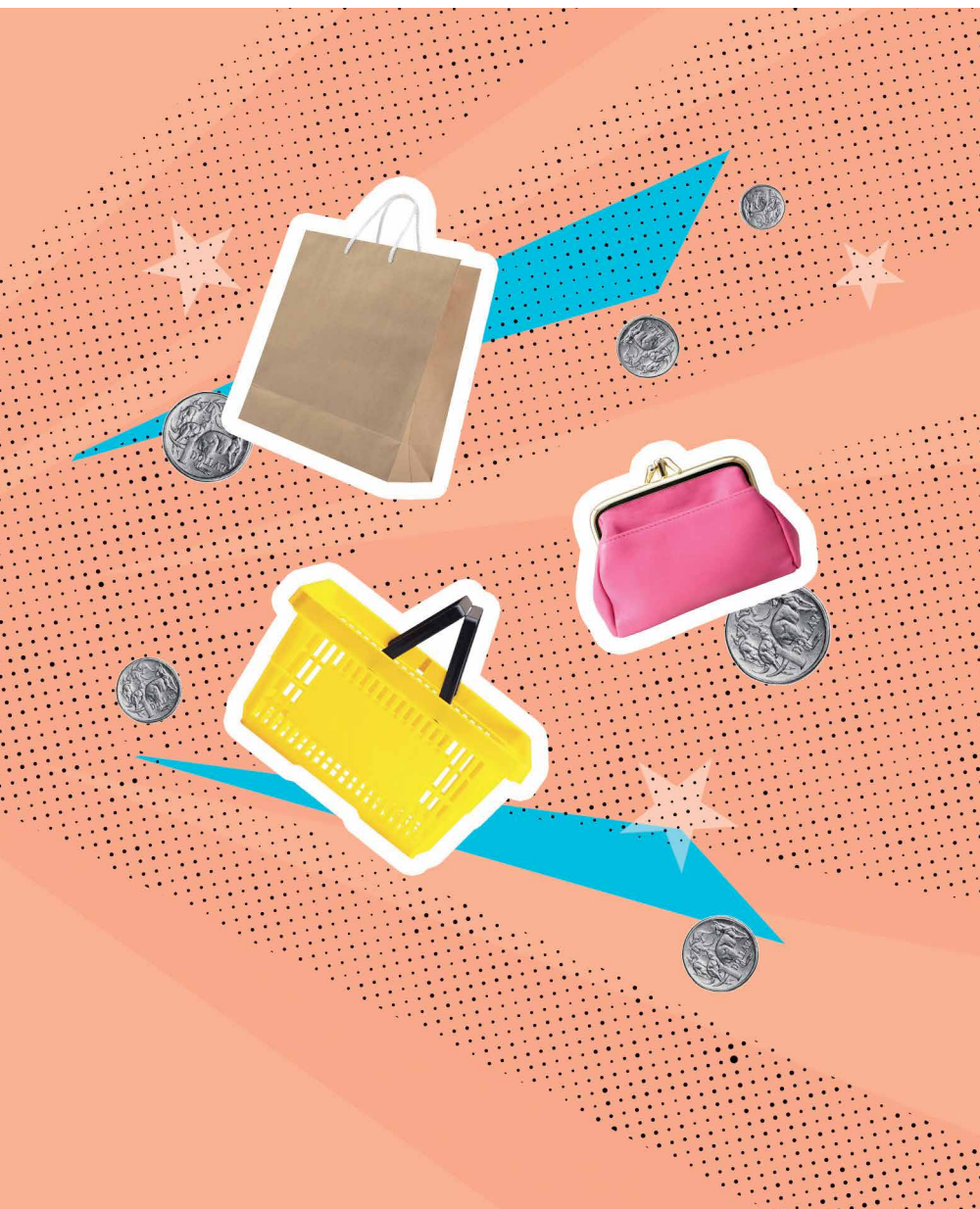
Empowerment not deprivation

An important distinction to make is that loud budgeting is not about restriction:

it's about asserting healthy boundaries so you can build wealth. Loud budgeting is about prioritising your financial goals above social pressure to attend every wedding, split every bill down the middle and go on every group holiday. Your money is precious and it's not embarrassing to be ruthless when it comes to cutting out things you don't want to spend on in order to prioritise what you do.

No more shame

While previous generations considered it taboo to talk about money, the gen Z approach of speaking about it at volume could be helping break down the stigma attached to saying no for financial reasons. "Loud budgeting helps remove some of the embarrassment that often surrounds having to tell people you can't afford something," says Irvine.



Ready to get loud?



Be specific but not always personal

Your colleagues can know you're not dining out as much but not necessarily because you need a new car.



Suggest more affordable options

Being candid about your budget constraints doesn't mean missing out. If you can't go out for brunch, suggest a hike.



Share your struggles, too

It's okay to talk about what's hard – whether it's paying down some spiralling consumer debt or doing everything you can to meet your mortgage repayments. Chances are, some friends are in the same boat.

“When money is tight, it's even more important to have conversations like these about how we can forego some of our current ‘wants’ to help secure the resources for our future needs.”

How does it work?

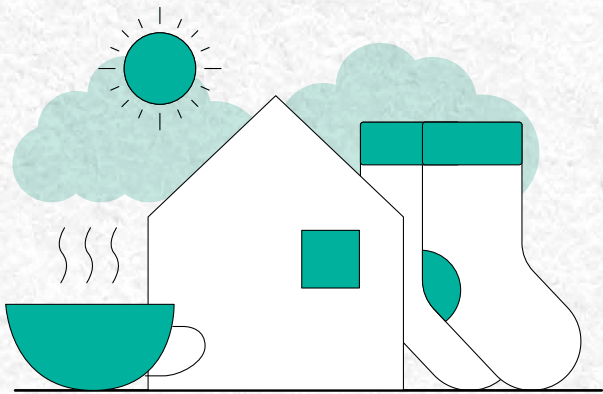
While budgeting is a necessity for many, it's also now an acceptable lifestyle choice. And talking about it openly could be a good thing for bank balances everywhere. Research has shown that those who are socialised to talk about money are generally better at managing it. “Being open with your money goals can help you achieve them faster,” says Irvine. “We often feel pressure to spend on certain activities and sharing your financial goals can help explain why you might not be taking part. Your true friends should support and celebrate your goals with

you. And you may find yourself getting to learn from others who have achieved the same goal.”

How to become a loud budgeter

First, you'll need a budget to be loud about. “I suggest people start by simply committing to tracking their spending over a given period, whether that's a week or a month,” says Irvine. “Then you can start to build out a more realistic picture of where your money goes. Once you know that, you can start looking for ways to save and put the money towards your goals.”

And if you want to retain some privacy, “You don't need to tell everyone on Instagram about your budgeting. Telling one friend or family member can help motivate you on your journey towards your financial goals.” ♦



Cheat Sheet

Keep warm for less this winter

STORY BY CLAIRE BURKE

Staying toasty is not just about comfort, it's also important for your wellbeing. Here are some smart ways to stay snug without blowing the budget.

Many Aussie homes aren't set up to keep the warmth in when the weather cools, making them more expensive to heat. But there are several things you can do to improve the comfort of your home in winter, says Ben Brazier, CommBank retail banking services environmental and social lead. "We want to make our homes work as effectively as possible to hold onto heat and there are myriad ways to do that."

Don't heat an empty home

It may sound obvious, says Brazier, but many old heating systems activate whether you're home or not. "You can get smart systems that connect to your phone and you can tell it when you're on your way home," he says. "And you can retrofit these." It's also a good idea to close vents in unused spaces within your home.

Understand your appliances

Portable electric heaters can be a good option in some homes but it's worth understanding how much energy they use. Look at the wattage on your heater (note: the higher the wattage, the more electricity that heater is likely to use). "If you think about how long you're

Quick explainer:

Heat pumps

Better known as reverse-cycle air-conditioners, heat pumps give the best of both worlds. The cooling function removes heat from your home and turns it into cold air, while the heating function absorbs cold air from the outside and turns it into warm air. Heat pumps are not only energy efficient but can help prevent your energy bills from spiking, too.

using it for and compare that with your electricity cost, a little back of the envelope calculation can help you understand how much energy it's using and whether there are better options," says Brazier.

Insulate for comfort

A well-insulated home holds heat when it's cool and keeps it out in summer, says Brazier. "Insulation is crucial in keeping a home warm during winter by minimising heat loss and keeping a comfortable indoor temperature." Small adjustments, such as sealing draughts around windows and doors, can reduce cold air infiltration. "Even retrofitting insulation can reduce heating costs through improved energy efficiency," he says.

Style your space for warmth

Soft furnishings, including window covers and rugs, add cosiness as well as trapping heat. Another easy win: opening your curtains to allow sunlight into your house during the day harnesses natural heat. It's a simple way to warm your home and reduce your reliance on heating, all of which lowers energy costs. ♦

Heating hacks:

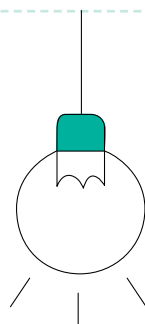
For renovators

If you're planning a home renovation or build, now is the perfect time to think about how you can improve the thermal performance of your home, says Brazier. Speak to your architect or builder to understand your options. For example, incorporating insulation or installing double glazed windows. Shading your home, particularly windows, also has a significant impact on energy costs. This can be done with anything that blocks rays, such as eaves, awnings, fences, external blinds and trellises or by trees and shrubs.

Play the energy game

Making the most of sunshine can keep you warm for less indoors. Here's how: installing solar with a home battery means you can produce your own electricity and reduce the cost of heating your home. According to the Australian Energy Council, a typical solar pay-back period of a five-kilowatt system in a major city is three to five years. To build on those gains, signing up with energy provider Amber Electric gives you access to wholesale energy pricing through their app. You can see energy prices in near real time and shape your own behaviour around energy consumption to further reduce bills. Eligible CommBank Yello customers have access to exclusive offers from Amber to save even more.

CommBank has an ownership interest in Amber. Amber and CommBank have entered into a strategic relationship agreement. You should read Amber's Terms and Conditions before making any decision about their service. Go to commbank.com.au/amber for more information.



Cost benefit



When it comes to installing renewable energy products, like solar, heat-pump hot-water systems, smart thermostats and battery packs, there are ways to ease upfront costs. CommBank's Green Loan for eligible home-loan customers, has a low, secured, fixed rate with no establishment or early repayment fees.



CommBank has also teamed up with UPowr, to help customers buy and install solar panels and batteries. UPowr manages the process from start to end, including your rebates, and allows eligible CommBank customers to select InstalPay at UPowr's checkout to apply for a loan of up to \$30,000 with no interest and no monthly fees.

Search CommBank Green Loan or InstalPay to find out more.

Ask Jess

Smart credit strategies



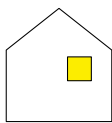
For CommBank personal finance expert Jess Irvine, when credit cards are used wisely they can help you pocket some handy savings.

As a personal finance expert, I caution people to be careful in how they use credit and urge anyone who finds themselves in over their head to contact their lender to discuss options. But credit cards are a tool I've safely wielded at various times – by always paying my balance in full each month – to help move me towards my financial goals. In fact, after a hiatus from credit cards, I've recently reopened one and I reckon it will save me hundreds of dollars this year. Here are some of my credit tips to make that happen.

DO YOUR RESEARCH



As with all financial products, it's really important that you understand the benefits and costs of any credit card you consider applying for. You also need to consider how the card aligns with your spending habits and financial goals. Be sure to check annual or monthly fees and interest rates that apply and weigh these against any potential benefits.



MAXIMISE YOUR MORTGAGE OFFSET

Anyone with a mortgage offset account likely understands the benefits of keeping as much cash in there as possible. Every dollar you hold in that account helps to reduce how much interest you pay on your home loan. One smart strategy can be to use a credit card with an interest-free period to make everyday purchases, rather than withdrawing money from your offset account immediately to fund them. As long as you pay off your card balance in full each month, this approach keeps your money working harder for you in your offset.

TAKE IT WHEN YOU TRAVEL

Many credit cards now offer free travel insurance coverage, provided you pay a minimum amount of your holiday on that card. Just make sure you check what you're actually covered for and whether this insurance is sufficient for your needs. You may also be able to avoid international transaction fees – a number of cards give users an exemption from paying them. I'm embarrassed to say I paid hundreds of dollars in foreign transaction fees in recent years before realising this. ♦

EARN AWARDS POINTS

I earn Awards points on all eligible purchases, which can be taken as either cashback into my account or redeemed at various retailers or travel companies. It's becoming a handy little pot of money that can be either cashed out regularly or stored up for a future purchase. But remember to keep track of your rewards balance and expiration dates. And keep in mind that the gains are good when you pay your bill in full and on time – but holding a balance can quickly negate any rewards you earn.

Editor's tip:

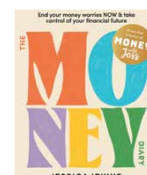
When managing your spending, consider CommBank's SurePay Purchase instalment plan. Eligible credit-card customers can spend on their card and use a SurePay Purchase plan to break the expense into fixed monthly instalments for three, six or 12 months – the timeframe that best suits you. You don't pay interest on the amount you're paying off and there's just a one-off set-up fee. Visit commbank.com.au/surepay for more.

Balance your credit needs

I cut up a credit card five years ago to maximise my borrowing capacity for a home. Prudent lenders assume you may max out your available limit at any point and take that into account when calculating your surplus cash flow to service your mortgage. Even if you pay off your credit card balance in full every month – like I always have – just having a card reduces your capacity to borrow. Keeping a card when borrowing is possible – consider reducing your credit limit or consolidating cards to boost your borrowing power. Speak to your lender about your options.

Need help?

If you're experiencing difficulty managing debt repayments, contact your lender as soon as possible to discuss your options and available support. The National Debt Helpline also provides free and confidential support and advice on 1800 007 007.



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.

Aramex can help your business grow



Aramex delivers e-commerce. From online store to the customer's door, we partner with leading retailers and e-tailers of all sizes. That's one of the reasons we've been trusted by over 25,000 Aussie businesses to deliver for more than 30 years.

An online account that makes delivery easy

Managing all your delivery needs in one place is seamless with aramexConnect, our self-service online delivery portal. Open a free account in under 10 minutes and start printing labels, adding funds and organising dispatch.

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THE BUSINESS

Melissa Greenwood

How the designer joined forces with her artist mother to form a fashion label.

The Explainer

Fair Shares

First Home



The Business

Keep it in the family

PHOTOGRAPHY BY HANNAH PUECHMARIN

Melissa Greenwood, founder of Miimi & Jiinda, talks to Narelda Jacobs about how she learnt to start, run and grow her business.

When Melissa launched Indigenous art and apparel brand Miimi & Jiinda in 2018, she never dreamed that she'd be showing it at Australian Fashion Week just five years later – especially considering it was never about fashion in the first place. The business began with her selling the artwork she and her mother, Lauren Jarrett, spent every day painting side-by-side. Using pastels and bright colours, their paintings tell stories of Gumbaynggirr country on the New South Wales Mid North Coast. Melissa realised these stories needed to be seen and heard. Here's hers.

Take us back to the beginning, when you first started Miimi & Jiinda...

In 2018, Mum was living with me to help with my firstborn and we started painting and weaving together to pass the time. I'd been watching her do it my whole life but I'd always been too busy to learn. But having a baby gave me a chance to be still. So we started doing that every day and one day I said to Mum, "Why don't we do a market stall?" Her face lit up.



Melissa Greenwood and Lauren Jarrett on set with Narelda Jacobs for The Brighter Side. Head to 10 Play to see more.

What were the crucial steps that took you from a single market to your own business?

At the stall, we got a really good response and then my sister-in-law asked if we'd like to do an exhibition in her café. We painted like crazy and wove baskets for about eight months to get ready. And on the first day we sold out. So we ran home, collected the rest of the paintings and put them up – and they all sold, too. Next we created an Instagram page and started to gain momentum from there.

When you named your business, how did you decide on Miimi & Jiinda?

Miimi is mother and *Jiinda* is sister in the Gumbaynggirr language. When we were

thinking about what to call the business my sister pointed to herself and Mum and said those words – and that was it. One reason this started is because I saw Mum have low self-esteem throughout my life and she never had the confidence to put her art or weaving out into the world. I really wanted to show her that this was possible and that what she was creating was incredible. Our success has really given her that self-confidence. She's completely transformed now.

I love your designs – I was cheering the loudest at your Australian Fashion Week show. What was it like moving from interiors to fashion?

Fashion required big scaling for us as it's an expensive venture. We took the leap when our business was gaining momentum and decided to try something different. Some things work and some things don't but fashion has done well for us.



Mel's business tips:

EVOLVE CREATIVELY

Seeing the early signs of success, Miimi & Jiinda moved into ceramics and then women's and kids' clothing. "We've made decisions quickly but we've also expanded into products we believed were worthwhile."

THINK ABOUT YOUR SUPPLY CHAIN

Consider expanding operations to include activities that are earlier or later in the production process. For Melissa, much of Miimi & Jiinda's iconic artwork is created by her mother and all framing is built by her husband.

KNOW YOUR BRAND

Melissa says it's been easier to know when to introduce new products because she has a firm grasp on what it was about Miimi & Jiinda that appeals to her customers.

Were you interested in fashion before you started designing?

When I was young I wanted to study fashion and business but I ended up going down a different route at university with criminology and justice studies. But then when the opportunity came up with Miimi & Jiinda, I thought, "Well, let's just see how it goes." I started with a small collection and when that was well received I built on that.

How did you deal with the stress of that investment in fashion not paying off?

Of course, I was terrified the pieces wouldn't sell but I was also really proud of the work we'd created. It was all from original artworks that we'd painted and that we knew our customers loved. I thought that if I love these bright, bold, beautiful pieces then there's a chance others will, too.

You've had some great collaborations. How do you choose partners?

We'll research the company and look at their social media to make sure they have the right intentions. Have they worked with Indigenous businesses or do they have any intention of doing so outside of NAIDOC week? A lot of brands want to just tick the box. So we want to know if they have a long-term goal to work with more Indigenous businesses. You can find out pretty early on if something is going to work.

What is the key to creating a brand with good purpose?

Your business needs to come from a genuine place. Mine was to support Mum and then to show my culture from a place of pride and expressing my heart. It was never about making money and I think that's why we've been successful. ♦

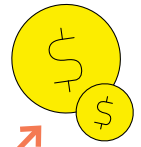
"I thought that if I love these bright, bold, beautiful pieces then there's a chance others will, too."

The Explainer

How to earn interest

STORY BY ALEXANDRA ENGLISH

When it comes to growing your nest egg, saving for that overseas holiday or squirrelling away money for a deposit, choosing the right savings account is key.



Now's a good time to remember the basics of earning interest, suggests CommBank personal finance expert Jess Irvine. "Interest rates were low for a long time but now they've risen again and offer a low-risk way for you to grow your money." Of course, it's not always as simple as putting money in an account and leaving it – although that's a good start. Here are some easy ways to make your money work harder.

Look for offers

If you're not sure what you want to do with your savings or there's a chance you need to spend some of it, a high-interest, "at-call" savings account is something to consider. It always pays to look for the highest interest rate available, including introductory offers. For instance, CommBank's NetBank Saver has a higher interest rate for the first five months (so long as it's your first time opening a NetBank Saver) and you're able to add or withdraw money without impacting the rate.

Embrace compounding

Savers who manage to leave their money untouched for long periods of time really win the compound interest game. Put simply, this is the interest earned on your interest. For example, if you save \$1000 and earn interest at a rate of 2.5 per cent over 10 years you would have \$1280.08 interest, compared with \$1250 when you only earn simple interest (when you only earn interest on the amount you put in savings, at a set rate). Compound interest is usually calculated on your balance daily then paid into your account each month.

Watch out for penalties

If you're a consistent saver, there are savings accounts (like CommBank's GoalSaver) that reward you with higher interest if you add to the amount in the account each month, no matter by how much. If you don't save each month, you'll earn a lower rate – so there's quite a large incentive to contribute regularly. "This type of account suits consistent and long-term savers," says Irvine.

Save in your offset

If you have an eligible home loan, try linking your loan to an offset account and treating it like a savings account. You can withdraw money when you need to but the real advantage is that any money in that offset account reduces the interest you're charged. Meaning that in the long run, you can shorten the term of your mortgage.

Get your kids in the game

Encouraging teens to open a savings account helps them build good habits. "It will also ensure they start earning interest early," says Irvine. CommBank's Youthsaver account is for under 18s who will earn a better interest rate if they save monthly.

Consider a term deposit

Term deposits allow you to secure an interest rate as a reward for locking in a lump sum for a set period. The upside: no matter what happens with interest rates, you know what you're earning. Say you put \$20,000 in a term deposit earning 4.25 per cent from August 2024 to August 2025. You'd earn \$850 in interest. The catch? You can't top up the term deposit and if you take money out early, you may forfeit some of the interest earned and pay a break fee. ♦



The psychology of investing

STORY BY BEK DAY

Understanding your behaviour can help you master your mind – and grow your money.

There's more to managing your money than budgets and bank accounts. To make the most out of your finances, consider the range of factors that can influence the way you spend, save and invest – from your emotions and behaviours to your inherent biases.

It's something John found out the hard way after recently deciding to dip his toe into investing for the first time. "It was just after a cryptocurrency called Dogecoin had experienced a huge surge in value and quite a few of my mates had made thousands overnight," explains the FIFO worker

who's based in Sydney. "I'd never invested in anything but I jumped on Reddit and it was the same thing there – people making a lot of money from this coin that had exploded."

Seduced by the positive outcomes, John created a profile on an online crypto-trading platform and quickly dumped \$2000 into Dogecoin. "You don't have to be an economist to predict what happened next," he says. "Of course, by the time I got in, it was too late. It came crashing straight back down to earth and I lost about 75 per cent of my investment."

Tip:

Outsmart your mind

"My top tip is automation: take the decision away from yourself," says Evan Lucas. "Compound interest works and history tells us it will continue to work into the future. If you can decide to put some money – whether it's \$100 or \$500 per month – into an account that automatically invests your money, that gets around the problem of loss aversion and then your finances are always in motion."

“Try to avoid FOMO investing and make decisions based on your own analysis and strategy, not just because everyone else is doing it.”

Fighting off FOMO

John's story highlights a trap that many inexperienced investors fall into: FOMO (fear of missing out) investing. “Try to avoid FOMO investing and make decisions based on your own analysis and strategy, not just because everyone else is doing it,” says Ryan Felsman, a senior economist at CommSec. “The last thing you want to be is reactionary.”

While it's natural to experience FOMO from time to time – and it is important to follow trends and watch the market – investors driven by FOMO may find themselves buying at the peak of the market or with a share portfolio that lacks diversification and balance.



Got 20 minutes?

Tune in as host Jamila Rizvi chats to the CommSec team and breaks down the world of investing on *CommSec Invest: The Share Market Simplified*. Listen wherever you get your podcasts.

Of course, that's not to say your emotions should be kept completely outside the ring when it comes to making financial decisions. As much as remaining rational may make sense, it isn't always practical. According to Evan Lucas, author of behavioural economics book *Mind Over Money*, there's a more realistic middle-ground: be reasonable.

“If we were to act economically rational, we'd be doing things all over the place that were sometimes against our own interests. For example, it makes rational sense that the younger we are, the more we should invest in the equities market. But when we're young, we also want to have families so the decision to spend money on our kids instead of investing might not be a rational one but it's a reasonable one. The trick is knowing how to balance the two.”

Know your weaknesses

Lucas points to the work of Daniel Kahneman, author of *Thinking, Fast and Slow*, who explores “loss aversion” – basically, that people fear losing money more than they value building it. He says this is one of the key psychological traits holding back would-be investors.

“We're much more attuned to losing \$10 than we are to making \$20,” he says. “If you know you had \$50 in your pocket and you put your hand in there and find nothing, you'll fret over that \$50 longer than the elation you'd feel if you had forgotten it was there, reached in and found a windfall of \$50.”

Other mental stumbling blocks for investors include common biases. “Confirmation bias is where a person undertakes their research with a preconceived idea of the facts and seeks information that will reinforce that

Tip:

Keep your eyes on the horizon

“Look to the long term and adopt an appropriate investment strategy,” says Ryan Felsman. “That gets you off the emotional roller-coaster of short-term market volatility and allows you to diversify and educate yourself along the way. You might like to consider active funds, which are managed funds offered by portfolio managers and these can be diversified. They can invest in shares, property, bonds, cash, commodities and the like so that when one goes up and the other goes down, you can smooth out any event risks across your portfolio.”

belief,” says Lucas. “Recency bias is where people have limited information and use it to predict that recent events will recur. These are human nature so it's less about overcoming natural instincts and more about being aware of them and using the tools we have available to counterbalance rash, emotion-driven investment decisions.”

Felsman agrees: “The things we can do to manage our finances objectively is, firstly, to make sure we diversify investments across location, sector and asset class. And recognise your own emotional responses to the market to choose an investment strategy with a focus on your own risk tolerance levels and goals.” ♦

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Side Hustle

Growing up

STORY BY JULIE LEE

PHOTOGRAPHY BY RUSSELL ORD

Event planner Michelle Mok dreams of growing her side hustle into a full-time career but financial insecurity is holding her back. Here's her story and some expert advice for taking the next step.

Michelle's journey so far...

Michelle Mok knows how to work hard. When she moved from Malaysia to Australia with her husband and two kids, she had no support network and needed to carve out a new life for her family, giving up paid work to do so. Then, when her marriage broke down, Michelle had to adapt again. "I took a massive financial hit and had to rebuild with two young kids and no savings." The events manager returned to full-time work but also found other ways to earn extra cash, such as cutting friends' kids' hair.

That was how Michelle found her passion. "Someone asked me to help put on their child's birthday party. From there,

someone else asked me to do a hen's party then a wedding. I was hooked and my side business started blossoming."

Michelle's business, Michelle Mok Creates, has grown quickly. The event planner, stylist and florist is kept busy on weekends and after work doing weddings, parties and PR events. She believes the success of her business lies in understanding her customers' goals. "I focus on drawing out my clients' goals for their event," she says. "Is it to spoil guests? To throw an epic party? Or to express themselves in a perfect Instagram moment?" She then creates experiences that inspire joy and will be remembered forever.

Michelle's side-hustle goals

Michelle would love to grow her business into her main income stream but she's nervous to let go of the financial stability of a full-time job. "My side hustle is still not enough because it's not consistent pay," she says. "It would be great to have a financial strategy so that I can grow my finances more and I don't need to worry every single month when the bills come in. The dream is to finally own a home again."

But that feels like a distant reality – while Michelle is great at managing event budgets, she admits her own finances pose more of a challenge. "I'm a creative person. Finance is definitely not my strength," she says. "I often find myself wondering if I can afford to take the leap and build out my side hustle into a business to support my kids but I also love my current job and enjoy the security it brings."





“I don’t need to worry every single month when the bills come in. The dream is to finally own a home again.”

Expert tips for taking your side hustle full-time

CommBank personal finance expert Jess Irvine says it pays to get your finances and business goals in order before making the leap. Here are her tips.

Build out a clear business plan

The first step to take, says Jess Irvine, is to create a document that outlines your company’s goals and how you plan to achieve them. This plan will help you prioritise the direction of the business and see the

market and the opportunity. “Every thriving business has a clear vision of their mission. They know why they’re doing what they do and how they’re helping their customers,” says Irvine. She recommends asking yourself these questions: what’s my business? What’s my value proposition? Who are my competitors? What’s my marketing strategy?

Know your financial safety net

Before taking on any financial risk, you need to make sure your personal finances are in a good place. “Do you have enough saved up as an emergency fund if things go wrong and income dries up?” asks Irvine. “I suggest having at least three months’ salary in an account that you don’t touch unless you need to.”

She also suggests making a plan for all the extra bills that will come your way. “Small business owners have to pay for their own superannuation as well as sick and annual leave so it’s important that the income from the business is enough to cover these.”

Separate “personal you” from “business you”

It can be tempting to dip into your personal funds to help a new business but this can lead to confusion when it comes to managing your cash flow and paying your tax bills. “We know that for small business owners, the line is often blurred,” says Irvine. Open a separate business account and then regularly check in on your cash flow in the CommBank app. “Making time to check where the money flows are going can also help build confidence.”

Search CommBank small business for support on how to start, run and grow your small business. ♦



First Home

Finding financial freedom



STORY BY BEK DAY + PHOTOGRAPHY BY GUY BAILEY

Ky Simms' determination to take control of her finances from a young age led her to reach her goal of home ownership.

The first big-ticket item Ky Simms ever bought herself was a MacBook laptop, with \$1500 diligently saved from the three jobs she worked while completing her HSC – one at a local Thai restaurant, another at a Japanese restaurant and the third, a one-day-a-week traineeship through CommBank's Indigenous Careers Programs.

Turning point

"Growing up with three siblings and a single mum, we didn't have a lot of spare money," says Ky, a Bidjigal woman from Nowra, about two hours south of Sydney. "I was contemplating dropping out of school when I finished Year 10 to get a full-time job but the Aboriginal education officer at my school told me

about a traineeship at CommBank. At the interview I was so nervous I cried!"

The traineeship, which allowed Ky to study for her HSC four days a week while working and learning with CommBank on the other day, saw her not only complete Year 12 but also go on to earn a Certificate II in Business Services.

"It taught me so much about managing my money and saving for the future, which is something they don't teach at school," says Ky. "I was empowered seeing how I could build up to the things I wanted to achieve. After the laptop, I put my mind to saving for a car, and I managed it – \$5000 on my own."

When you grow up without a lot of money, "You have a strong sense of wanting to create certainty for yourself," says Ky, who went into a full-time position with CommBank after graduating. "When I started working in branch, I saw the way people



“The main thing I was looking for was something that felt like home.”

Buyers Assistance Scheme, which would exempt us from paying stamp duty. I also learnt about an Indigenous grant called the Deadly Deposit Grant, which would match every dollar I had saved in my bank account, up to \$10,000.”

Not only did the Deadly Deposit Grant match Ky’s savings, it also contributed \$2500 for legal fees associated with her property purchase. “We didn’t want a huge loan. It was so important to me to buy something we could easily manage, even if rates continued to go up.”

Her checklist for her home purchase? Pretty loose, actually. “The main thing I was looking for was just something that felt like home,” she says with a laugh. “Because I cast a pretty wide net, we were lucky to find something fairly quickly.”

Where the heart is

After only a few months of searching, the couple stumbled upon “the one” – a two-bedroom apartment in Bankstown that jumped out at Ky as soon as she walked through the door. “It just had an immediate homely feel and it’s the same feeling I get every time I return from work at night – a feeling of relief when I walk through the door. It’s like, I’m home, I’m settled, it’s mine.”

As far as styling goes, Ky says she’s kept the décor minimal, bar a splurge on a couch in her favourite colour: turquoise. “We have candles around the house, a comfy sofa and the TV on the wall – it’s simple and it’s perfect.

But despite all of Ky’s hard work and determination, she still finds it hard to believe that she owns her own home. “When I think back to being in Year 10,

before I started the CommBank traineeship, it seemed like a viable option to just drop out of school and try to get full-time work – I had no idea what was possible. It’s the same for people looking to get into the property market. We never owned the houses I grew up in – my family had always rented – and I never thought it would be possible to own my own unit at age 20 – or at all.”

Making it happen

Ky’s advice for others in a similar position? Do your research. “I’d urge anyone who feels like it’s out of their reach to look into the available grants and savings help and to make sure they have the right products to maximise savings. Particularly for young people wanting to get into the market, there are lots of options available as long as you set your sights on something reasonable.”

And while the first-time home buyer would be well within her rights to rest on her laurels, she’s already looking forward to the next rung on the ladder. “Honestly, this whole process has been such a learning curve but I feel like it’s put us in a great position for when we decide to grow our family and look for our next home,” says Ky, adding that, ideally, she’d like to hold onto the unit as an investment property when the time comes to upsize to a family home.

“There’s a great feeling of satisfaction that comes with knowing that I’ve set myself up like this and that I have a solid foundation that I can just keep building on.”

Search CommBank Indigenous Careers for more information. ♦

were with their finances – a lot of people live week-to-week – and I really didn’t want that to be my story. So I’ve always worked really hard and have probably been a little tight with my money in terms of how much I put away!”

Helping hand

A few years after joining CommBank, Ky moved to Sydney, where her partner had been offered a job. And that hunger for financial independence moved with her. “We rented a small unit in Bankstown,” she recalls. “But rent is so expensive and when I started to look into what was on offer, I realised it would be cheaper to pay off a mortgage than giving such a big chunk of my pay to a landlord.”

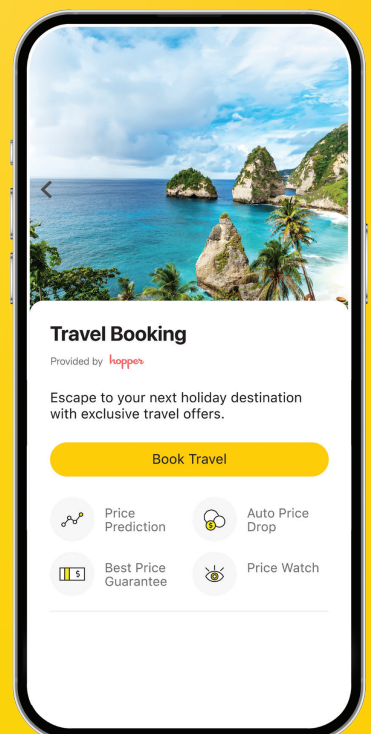
At the time, Ky was taking part in CommBank’s Flex-Lender Academy, a training program for mobile lenders, and she says she was surprised by how many grants and incentives were on offer. “I learnt about the First Home



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An aerial photograph of a lush forest with a winding lake, captured during the golden hour of sunset. The trees are bathed in warm, orange and yellow light, with some green foliage still visible. The sky transitions from a pale blue to a soft orange near the horizon.

Live your best life

Dream

BUCKET LIST

Cosy escapes

The best spots in Australia to lay low, recharge and reconnect during the chilly season.

Dream Team

House Proud

Health Matters

Bucket List

Cosy escapes

With the chill settling in, it's the perfect time to head to a snug winter retreat. Here are some of our top cold-weather sanctuaries.

STORY BY CLAIRE BOURNE + BROOKE LE POER TRENCH

The Danes have long embraced the simple pleasure of feeling warm, snug and cosy – especially while in good company. They call it hygge (pronounced hoo-ga) and it describes an attitude of slowing down, connecting with others and embracing simplicity in a cosy and soothing environment. Australia may be famous for beaches and endless summers but it's also an ideal setting for hygge with its rustic countryside, mountain ranges, lush bushland and historic towns.

So if you're needing a little winter recharge, grab a warm jacket, some comfy hiking boots, a deck of cards and your favourite wine and head for the hills (or wherever your heart fancies).



Victoria

Grampians National Park

Perhaps it's the peace in watching kangaroos lazing under eucalypts or the magic of the mountains towering protectively over the town but you'll feel a sense of calm wash over you the minute you arrive in Halls Gap.

About three hours west of Melbourne, Halls Gap is spectacular year-round but when the cold sets in, the views become even more striking against the evolving winter scenery. The cool conditions are perfect for scenic winter hikes and provide an inviting setting to cosy up by a warm fire with a hot drink.

+ WHERE TO STAY

Nestled among a tranquil bushland setting, DULC's nature retreat cabins offer elegant décor, glass-ceilinged bathrooms, spa baths and gas log fires. They're designed to maximise comfort

while providing a seamless connection with nature.
Visit: dulc.com.au

+ DON'T MISS

The Pinnacle walk and lookout offers breathtaking views of the entire Grampians region.



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MOUNT LOFTY HOUSE, ADELAIDE

This Adelaide Hills manor is ideal for relaxing with garden strolls and curling up in cosy nooks.



THE REEF HOUSE, QUEENSLAND

An idyllic beachfront spot at Palm Cove with a heated mineral pool and complimentary yoga classes.



THE HENRY JONES ART HOTEL, TASMANIA

This spot with heritage charm on Hobart's waterfront has history and culture on its doorstep.

Turn page to learn more



South Australia

Adelaide Hills

Leave the cool boutiques and bars of Adelaide's CBD behind and in just 30 minutes you can be breathing in the crisp clean air amid the serenity of the Adelaide Hills.

Beloved for its rolling hills, abundant vineyards and charming villages, the Adelaide Hills takes on a slower pace in winter, providing a quieter, more intimate experience as you explore the region's attractions, such as Cleland Wildlife Park, Beerenberg Farm or one of the many scenic cycling or hiking trails in the national park. And if you'd rather sit than stroll, a glass of local pinot noir is the perfect pairing.



+ WHERE TO STAY

Whether simply downing tools for a lazy weekend or heading out of town for a romantic getaway, the adults-only Sequoia Lodge, nestled into the greenery of Mount Lofty, offers the ideal backdrop for a reset. Each of the property's 14 open-plan suites has been styled with cosy luxury in mind. The highlight? A moon window, which allows you to stargaze from the comfort of your bed. Search "Travel Booking" in the CommBank app.

+ DON'T MISS

The historic villages of Stirling, Woodside and Hahndorf.

New South Wales

Blue Mountains

Epic landscapes, a plethora of outdoor activities (from hiking to canyoning) and a contemporary dining scene make the Blue Mountains a dreamy winter getaway.

The days are chilly but the sky is typically clear so you can enjoy the spectacular winter colours of the Jamison Valley or a ride on the Scenic Skyway, offering views of Katoomba.



+ WHERE TO STAY

Spicers Sangoma Retreat, an adults-only, all-inclusive haven on the edge of the Blue Mountains, balances bushland surrounds with richly appointed suites and indulgent meals for full relaxation. Search "Travel Booking" in the CommBank app.

+ DON'T MISS

The majesty of the Three Sisters ancient rock formation.

Tasmania

Flinders Island

If you want to genuinely disconnect and rediscover life's simple pleasures (while still enjoying its comforts), Flinders Island offers spectacular granite cliffs, rocks that glow orange and more than 120 pristine beaches.

This island at the top of Tasmania can only be reached by charter flight or weekly barge, making it a crowd-free experience (if you don't count the wombats waddling past). Scale Mount Killiecrankie and reward your efforts at The Flinders Wharf, where you'll tuck into fish that was caught that morning.

+ WHERE TO STAY

Coastal cottage Black Shack is a tranquil retreat for those wanting to switch off. Visit: tasmanianshacklife.com.au/black-shack

+ DON'T MISS

Fossicking for topaz at Killiecrankie Bay.



Queensland

Stanthorpe

If Queensland wasn't on your cosy winter destinations list, think again. A three-hour drive from Brisbane, Stanthorpe proudly embraces its tag as Queensland's coldest town (there's even the occasional snow fall).

The countryside is enveloped by misty mornings in winter, which usually make way for clear days – ideal for sampling the region's gourmet offerings or local wineries. ♦

+ WHERE TO STAY

Alure Stanthorpe offers sophisticated villas with crackling fires, kitchens and floor-to-ceiling views of the native gardens and nearby ranges – perfect for relaxing and reconnecting. Visit: alurestanthorpe.com.au

+ DON'T MISS

A stroll along one of Girraween National Park's many trails.

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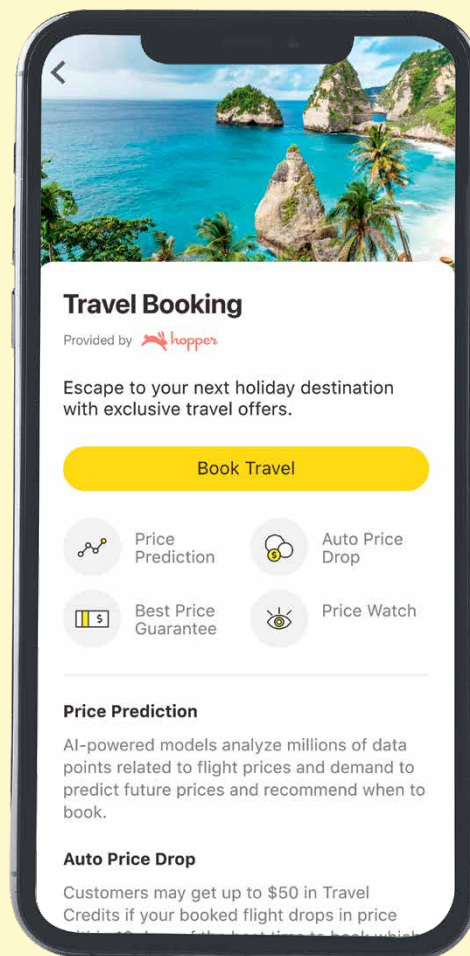
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Show Stopper

Dream team



STORY BY

Abbey Gelmi

As the CommBank Matildas prepare to step onto the global sporting stage, a sports reporter reflects on the journey so far – and what's to come.

We're a sporting nation. Just ask us. Or more specifically, just ask us where we were when a green-and-gold moment stopped the country in its tracks. When we speak of edge-of-your-seat events in Australian sport, Cathy Freeman winning gold at the 2000 Sydney Olympics – in her now iconic suit – was unrivalled. Her famous victory was watched by 8.8 million Australians, an audience record that stood for decades... until the phenomenon that was the 2023 FIFA Women's World Cup.

Fortuitously, it was Cathy who met with the CommBank Matildas just days before the tournament to speak about destiny.

"The power of you just being here is unimaginable," Freeman told them. "It's beyond your wildest dreams what you're going to be able to do. You're going to be able to get into the blood of everybody who is on the journey with you. It's a crazy, wild ride and you're writing your name into history, ladies. You should be really proud of that."

Rising stars

The CommBank Matildas transcended sport in a way we'd never seen. The semifinal against England reached 11.15 million people nationally – more than double that of the 2023 AFL grand final, shattering records and expectations.

But it wasn't that match, a 3-1 loss to the European champions, that was the defining moment for the team's meteoric rise. It was the all-encompassing swell of support – the

“The CommBank Matildas took us on a journey of everything that’s beautiful and unifying about sport.”

The Australian team’s starting 11 that took on Sweden at the 2023 FIFA Women’s World Cup.



sold-out stadiums, the kids with face paint, the jerseys everywhere, the back *and* front pages of newspapers. You didn’t have to be a sports fan to be a CommBank Matildas fan.

And I can’t not mention *that* penalty shootout against France, the longest in FIFA World Cup history. We dived with every Mackenzie Arnold save and held our breath as Cortnee Vine – who had never taken a penalty in her career – found the back of the net in a Cinderella moment that had the nation leaping off the couch.

Meaningful moments

Like Cathy, the CommBank Matildas took us on a journey of everything that’s beautiful and unifying about sport and we’re still on the ride. Our eyes turn to the global sporting stage once again this year, as we get ready to don our green and gold for the Olympics.

The journalist in me can’t help but give you a preview so here’s the nuts and bolts of what you need to know.

The tournament will take place from 25 July to 10 August, in seven venues across seven cities in France. After narrowly missing the podium in Tokyo, the CommBank Matildas will once again chase the golden ticket at the Olympics. However, after safely navigating through qualification,

they’ve been dealt a challenging draw in group B. The good news? They avoided landing in a group with host nation France and the world number-one side, Spain. The bad news? They’ll be competing against the USA and Germany – who have combined to claim five of the seven gold medals in Olympic football history – and Zambia.

Going for gold

With only 18 spots in the Team Australia squad, selection presented a headache for Tony Gustavsson, with the coach admitting some “very good players” had to be overlooked. Sam Kerr hasn’t recovered in time from ACL surgery but our depth means the starting line-up will still be stacked with some of the world’s best all across the pitch (someone put them in bubble wrap, please and thank you).

So now we’re counting down to the first game but I’m not going to sugar-coat it; when it comes to watching live sports in Europe the time difference is brutal – think 3am kick-offs east-coast time. My suggestion? Embrace it. Have viewing parties with mates. Let the kids be tired for school. Believe me when I say some sports-viewing memories last forever. It makes my heart warm to think of the little faces watching on, especially young girls.

You may think it’s an oversight that I haven’t mentioned all that the CommBank Matildas movement has done for girls and women’s sport. However, that was quite deliberate. It’s my deepest hope that the Tillies have surpassed the tired comparison between men’s and women’s sport and are simply the most loved team in Australia. That is the ultimate goal. ♦



Got 30 minutes?

Tune in to *Two Good Sports* each week as hosts Abbey Gelmi and Georgie Tunny discuss the biggest stories in sport. Listen wherever you get your podcasts.

House Proud

Tools at the ready

STORY BY SUE WHEELER

Whether you're ready for your next DIY challenge or just dipping your toe in the water, try these achievable ideas to improve your home for less.

In recent years, there's been a shift in the way people approach home-improvement, sparked in part by the success of shows like Channel Nine's *The Block*. According to research by the Australian Retailers Association, more than a third of Australians were set to undertake DIY projects over the Easter long weekend. This trend reflects a broader shift towards self-sufficiency and cost-control when it comes to our homes. The sense of achievement when you finish a job isn't bad either. Here, experts and well-known DIYers share great ideas for homeowners and renters alike.

5

DIY trends to try

PAINTED KITCHEN CABINETS

"Painting your kitchen cabinets in a different colour scheme is a powerful way to transform the entire look and feel of the room," says Cherie Barber, interiors expert (renovatingforprofit.com.au) and co-host of Channel Nine's *Space Invaders*. "Use paint designed specifically for cabinets to ensure the best finish and to make sure it lasts."

CURVED EDGES

Seen on everything from walls to furniture, curves have taken interiors by storm. "They bring interest and softness to a space," says Jaharn Quinn (@jaharnquinn), a creator who makes a living through her DIY décor and furniture projects. "I use my jigsaw to cut the curves – once you've had some practice it's pretty easy to master. One of my favourite projects is a wavy bookshelf made from MDF and PVC pipes."



Curves bring softness to a space.

PANELLED FEATURE WALL

No longer reserved for historic homes, wall panelling has come a long way and affordable pre-primed decorative mouldings are available at many hardware stores and are quite simple to DIY (often using liquid nails). "With board and batten walls and VJ panelling it comes down to the quality of the finish," says builder Tim Yarrow (yarrowbuild.com.au). "It's critical to fit the panels tightly together and caulk corners and joins before you paint them." Slatted timber walls are also on trend – try Prempanel from Bunnings.

COLOUR BLOCKING

Combining solid blocks of different colours in one space is a simple way to bring some wow factor to your home. "Colours can be matching or contrasting: for instance, try a painted wall and

bedhead in the same or a similar colour or some bold wainscoting on a lighter wall," says Quinn. "You can also try layering solid colours with patterned fabric or wallpaper." Look at magazines, Pinterest, Instagram or paint swatches for inspiration.

PICTURE GALLERIES

"Photo and art walls are an easy way to pack a creative punch and personalise your home," says Sarah Armstrong, a keen renovator and co-founder of The Block Shop (theblockshop.com.au). "Buy a selection of affordable frames in different sizes, layouts and materials and first configure them on the wall with Blu Tack. It takes a little bit of shuffling but don't overthink it – just get them up. Working outwards from a large piece in the centre can help." And stick-on picture hooks are handy for renters.



Panelling is affordable and decorative.



Ask a builder

It takes more than a drop sheet and an Instagram reel to acquire the skills of a professional tradesperson but it's possible to tackle some of the costly jobs yourself. Tim Yarrow shares his top three ways to flex your DIY muscle and save money.

PAINTING

"Most people can paint so it's a good way to economise. However, it's all about the level of finish you're after and that depends on how studious and detailed you are. Professionals spend so much time preparing the surface – and that's the secret. Using painter's tape around windows, skirting and floors also results in the best possible finish and a quicker painting job. And talk to your local supplier about the best paint to use."

PLASTERING

"This isn't something you can master overnight – I've tried it over time and I'm still far slower than a skilled plasterer. But it is possible if you're prepared to spend time perfecting it. Do your research on YouTube and builders' and suppliers' websites."

OUTDOOR PAVING

"I wouldn't attempt tiling a large internal area as it's a trade with a lot of components, including waterproofing and planning the layout, but outdoor paving is more forgiving. It's not so vital for it to be perfect but the key is preparation and the base. If you get that right, it's doable. Suppliers, such as Bunnings, have a lot of informative videos."

Beginners welcome

Easy DIY hacks for anyone with training wheels on.

Swap hardware

"Changing knobs and handles is an affordable way to instantly update a kitchen or bathroom," says Emma Garland, serial renovator and co-founder of The Block Shop. "Measure from the centre of one screw hole to the other to find the size of a handle and make sure the new style covers the drill holes. I usually buy one to try before investing in a set. If you're renting, it's worth asking the landlord – they might welcome the upgrade."

Refresh your fence

"A newly painted fence will lift your garden," says Garland. "I started painting our timber fence black with a brush but soon realised a spray gun would be faster. It cost about \$100 to hire so it was a no-brainer – just remember to perfect your technique on cardboard first."

Revamp your driveway

"Blasting a grotty driveway with a high-pressure washer can instantly increase your home's street appeal. If it's looking a bit tired, try paving paint tinted to blend with your home's façade," says Barber. "And going on a rampage with your lawnmower and a pair of clippers to tame unruly plants and out-of-control landscaping can make a big difference, at little cost other than your time."

Paint bathroom tiles

"For those on a budget, painting the tiles in your bathroom can be a quick and cost-effective cosmetic makeover," says Barber. "Prep is important for great results so make sure you fill any defects and then sand and clean the tiles before using undercoat and tile paint."



A newly painted fence will lift your garden.



No tools required

Try these quick wins to instantly refresh your interiors.

Update lighting fixtures

"Swap tired pendants for more modern options," says Justine Wilson of home-staging company Vault Interiors (vaultinteriors.com.au). "Adding mood lighting with a lamp makes for a cosy evening glow and is a great way to upgrade a rental property."

Invest in a rug

Rugs are the David Copperfield of soft furnishings, working all kinds of magic. "They can add warmth and texture, define zones within open spaces and anchor furniture," says Wilson. To tie your lounge area together, have at least the front legs of your sofa and chairs on top of the rug.

Bring in greenery

Getting in touch with nature is always a good idea. "Plants not only purify the air, they also make a room look bright and homely," says Garland. "I leave them in their plastic pots as I like to be able to mix things up and put them into different planters."

Add some layers

"A simple, cost-effective way to add instant personality and comfort to your sofa or bed is with cushions and throws," says Wilson. "Use a mix of complementary colours, patterns and textures and coordinate them with your existing décor." To give low-cost cushions a luxury lift, swap the cheap insert for a feather one.

For more DIY inspiration, keep an eye out for The Block on Channel 9 and 9Now. ♦

"DIY can save money in renovations but be selective. Poor work is noticeable and could lower your property's value."

— CHERIE BARBER



Cherie Barber's Reno Tips

1. Fill and patch a wall after the first coat of paint because imperfections are easier to spot. Once you're done: sand, clean and apply final coats.
2. Ask your paint supplier to stick the label on the bottom of the can so that it doesn't get covered in paint when you pour.
3. While flat-pack kitchens are cost effective and easy to put together yourself, installing calls for a professional touch. If you don't get your levels right this has a flow-on effect for tiling and splashbacks and it can leave gaps and doors that don't close properly.

Health Matters

Finding your chill



STORY BY ALEXANDRA ENGLISH

Does guilt and stress creep in as soon as you try to unwind? Here, we look at the lost art of relaxation.

Who among us doesn't dream of reaching the point where there's just one last thing left on the to-do list? With no lingering chores or unanswered emails hovering over us, we can finally, *finally* get to it – rest. The problem is that the to-do list is the magic pudding of adulthood: tick one thing off and that spot will immediately be refilled. Rest is always shuffled further down the list to make room for something that feels more urgent.

Research shows that rest actually is urgent. Without it, we're at greater risk

of stress-related illnesses, heart attack and autoimmune diseases. We're also, ironically, less productive and accurate when it comes to the very tasks that are stopping us from being able to switch off. "Stress gives us dissatisfaction and makes us less resilient," says Dr Gina Cleo, a habit researcher and author of *The Habit Revolution*. "We start to snooze our alarms, make poor food choices and lose time scrolling on our phones. Our self-control 'muscle' is exhausted and depleted." Here's how to change your mindset.

“Relaxing can just be two minutes of being really present. It’s about working bite-sized relaxation moments into our day that are achievable and really effective.”

Push rest up your to-do list

We’re so conditioned to always be working and maximising our time for peak productivity that when we decide to stop, it can be hard to shake off stress and guilt. “We suffer from productivity anxiety and can’t help being ‘on’,” says relationship and business coach Megan Luscombe. “I don’t know many people who actually relax.”

By making rest and relaxation a higher priority in our schedules, we can cultivate a more positive outlook on life, concentrate better, sleep well and improve our resilience when faced with stress – which means that when we’re back on, we’re more productive. “If you’re not taking time to rest, your mood can take a hit – as well as your energy – and it can create tension in relationships and lead to burnout,” says Luscombe. Rather than waiting for a moment when everything’s done, book it in like you would anything else.

Don’t wait for breaking point

Being able to relax without stress or guilt is a skill that takes practice. The first step is giving yourself permission to rest. Reframe relaxation as a need, rather than an indulgence. “It’s about embedding rest into your schedule rather than trying to rest when you’re at the crisis point of really needing it,” says Cleo. “It’s important to value rest and actually see it as productive.”

Simply making a cup of tea and staring at a tree for 10 minutes can do wonders for your mental clarity. “Relaxing can just be two minutes of being really present,” says Cleo. “It’s about working bite-sized relaxation moments into our day that are achievable and really effective.”

Set yourself up for success

Try brain-dumping your thoughts onto paper so your mind is clear when you take a break. And consider blocking out a few hours on a Saturday morning for chores and then permit yourself to relax for the rest of the weekend. Still feeling twitchy? Maybe it’s time to leave the house. You can’t clean the garage, check your emails or fold the laundry if you’re not home. “When we change our environment, our whole mindset changes and we think differently – it’s more lateral thinking,” says Cleo. “That can be really beneficial when we feel stuck in a cycle of struggling to relax.”

Hack your relaxation style

Relaxation is not a one-size-fits-all thing. Perhaps you’re put off by the concept because you don’t want to light a candle and sit still in a dark room meditating for 20 minutes. Likewise, yoga is heavenly for some people, while for others – like Cleo – it’s torture. “I was testing different meditation apps and it was driving me absolutely bonkers,” she says. “I just hate sitting through yoga – I’m too fidgety.”

This is because everyone’s nervous system responds differently to stress: co-regulators reach out to others, while self-regulators seek solitude. Get to know your nervous system and the activities it best responds to. “You know a relaxation style is working for you if your body isn’t tense, your jaw isn’t clenched and your shoulders aren’t up by your ears,” says Luscombe. ♦



Rest where you are

Waiting for a bus or in line at the post office? This is your chance to have a quick rest. Don’t scroll on your phone; just tune out for a while and focus on deep breathing.



Get into your body

Practise progressive muscle relaxation: close your eyes and clench and relax each muscle in your body, starting from your extremities, noticing the difference between the two states.



Let yourself escape

Getting off the medium screen to sit in front of the big screen while scrolling on the small screen may feel like switching off but it’s not mentally restful. Try to engage with a movie, TV show or book without touching your phone.



The best \$5 I ever spent...

For elite surfer and business owner Joel Parkinson, thinking about his most meaningful fiver takes him back to a time when life was less complicated.



“When I was a kid, I’d jump off the school bus and go surfing, getting back just before the bakery closed to buy one of those big cream-filled apple turnovers. They were about three or four bucks so if I had a fiver, that’s what I was buying. When I think back to that time, it was a very simple life – food and surfing was about all I had. And \$5 felt like \$50!” ♦

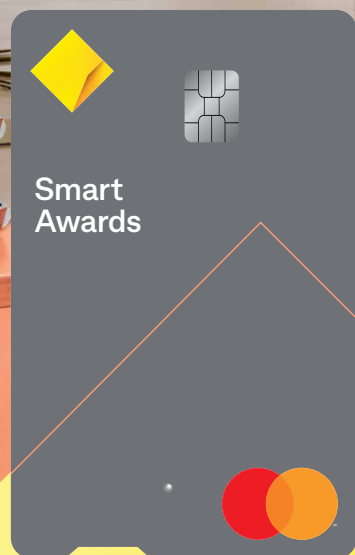


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