

the Brighter

side of banking

3 new investors

"How I spent my first \$1000"

Keep your home cosy for less this winter



HOW TO

spot your budget blind spots

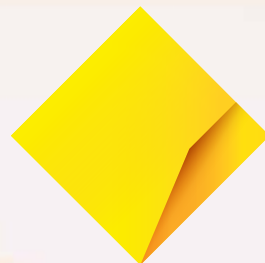
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payday
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– ELLIE TAM

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Welcome

The idea of having a “money story” wasn’t something I ever thought about – until I started working on *Brighter*. This may sound odd but I often saw the money flowing in and out of my bank account as something that was happening to me, rather than a direct result of how I was living my life. What has surprised me most about learning how to manage money is just how much soul-searching it often involves.

Take spending triggers (page 28), for example. I’m definitely not alone in using the phrase “retail therapy” unironically. Or getting whiplash from transacting straight from social media because the algorithm dangled a discount I couldn’t resist. Naturally, it’s never something I need and regret usually follows. Turns out, just recognising these patterns in yourself can help. Awareness is a powerful tool.

In this issue, we also explore how money journalling (page 45) can help you spot patterns – and plenty more. Half the battle with managing money better is simply paying more attention to how and why we spend it. So if you don’t dwell much on your finances, putting pen to paper can be a surprisingly helpful first step.

And if all that sounds like too much hard work, check out Jess Irvine’s payday rituals (page 32) that make financial fitness feel achievable. From automating bills to dividing your pay into digital “buckets”, her strategies don’t just stop you from running out of money, they help you build it up, too.



Brooke Le Poer Trench
Content Director

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WHEN LIFE GETS WILD... TRY WILDLIFE

CANADA^{🇨🇦}

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 Hudson Bay, Manitoba

A man with a beard and mustache, smiling, is holding a golden retriever puppy in a yellow hoodie. The puppy is also smiling and looking up at the man. The background is a blurred outdoor scene with green foliage and a blue sky. A yellow diamond shape is in the top right corner, and a yellow line runs diagonally across the image.

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Know

Money matters

PHOTO ESSAY

Trailblazers

Locals share how mountain biking revived their tiny Tasmanian town of Derby.



Photo Essay

Trailblazers



STORY BY DILVIN YASA
PHOTOGRAPHY BY ADAM GIBSON + DANIEL LIVINGS

From former tin-mining town to mountain-biking mecca, the transformation of Derby, in Tasmania's north-east, has been nothing short of astounding.

How do you take an ailing town – once celebrated for its role in Tasmania's 1870s mining boom – and trigger an economic revival so that it becomes a jewel in the state's tourism crown? For historic Derby, the story begins with a \$2.5 million grant from the Federal Government's Regional Development Australia Fund and an initiative by Dorset Council to showcase its "hero dirt" – that beautiful alchemy of soil and moisture that creates perfect riding conditions.

What started in 2015 with the launch of the Blue Derby Trail Network – 20 kilometres of single-track trails winding through temperate rainforests and along picturesque streams – is now one of the world's premier destinations for mountain bikers. The network now spans more than 125 kilometres of trails and welcomes more than 80,000 visitors each year – a success story that has seen Derby transform into a bustling tourism destination teeming with restaurants, accommodation and guided tours.



Tara Howell is the director of Blue Derby Pods Ride, a luxury multi-day mountain-biking experience she runs alongside her husband, Steve.



“We were in our mid-20s when we made the leap but the risk has paid off.”

“It took my husband, Steve, two years to convince me to try mountain biking. Not only did I fall in love with the sport but I was just as enamoured with Derby, a quaint little town only local mountain bikers seemed to know about initially. Some talk about its rich basalt soil, which is super grippy and fun to ride on, and others are all about the deep, dark rainforest you ride through. I think it's the perfect combination of natural beauty and hero dirt; there's nowhere else like it in Australia and very few around the globe.

We started thinking about a luxury mountain-biking experience as soon as the council announced plans to build

a series of trails. We knew immediately that the destination would take off so at the same time construction began on the trails, we signed a lease and developed luxury pods among the trails so that, like a ski-in, ski-out resort, you're only 10 metres away from the action. We launched Blue Derby Pods Ride when the trails opened in 2015. Guests arrive with only their clothes and we take care of everything else, from bikes and gear to gourmet food.

Steve and I were in our mid-20s when we made the leap but the risk has paid off. It was a slow launch but Derby's tourism is now thriving. Sudden popularity can be disastrous for some towns but I'm proud that Derby still maintains a village feel. The only difference? The number of bikes you see parked along the main street.”



Emmet McGleenan is a CommBank agribusiness executive taking care of primary producers in Tasmania's north-east region.

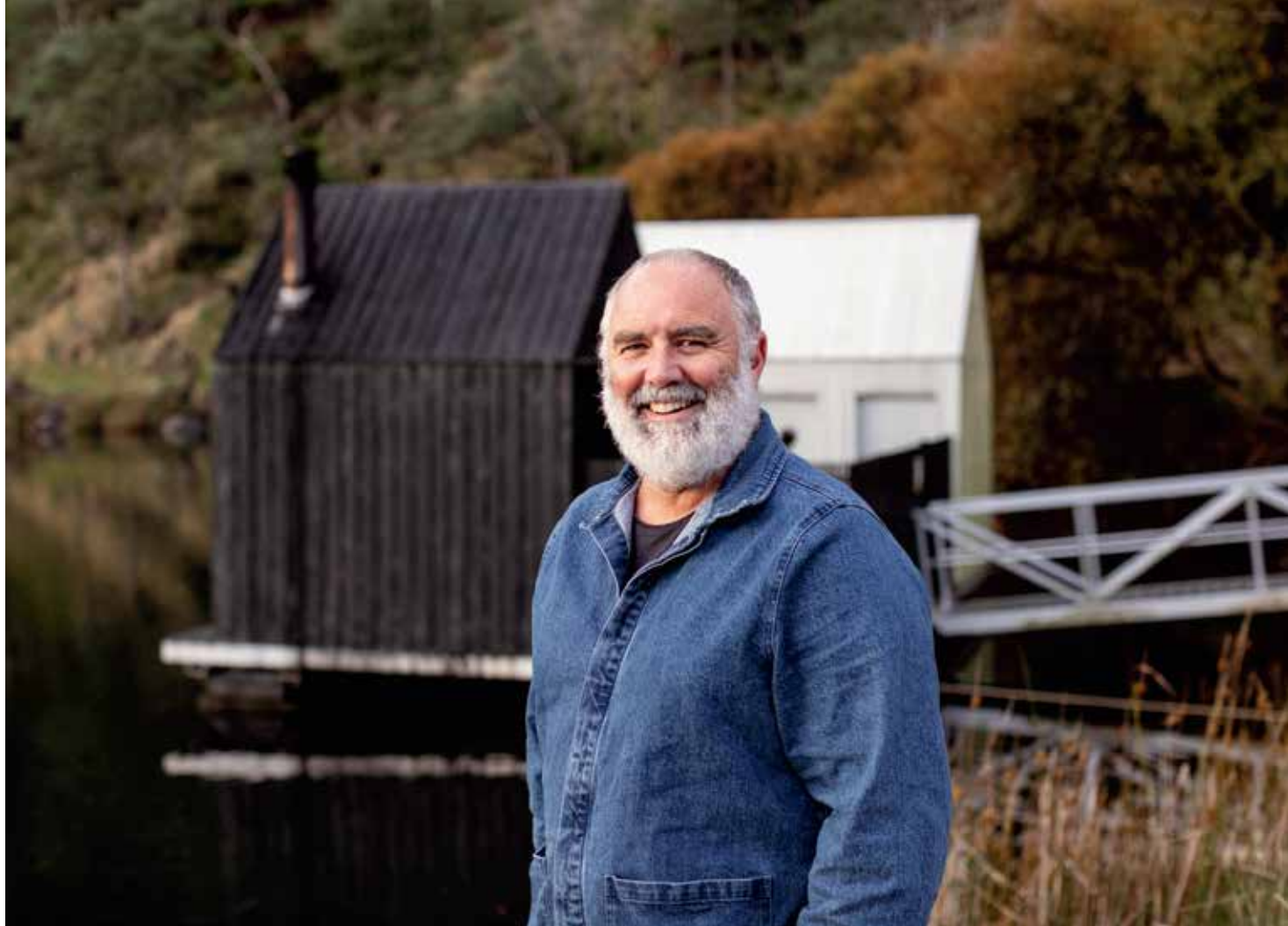
"When I moved to Launceston five years ago, Derby was the kind of place you drove through on your way to somewhere else. Opportunities to stop for a coffee or a bite were pretty limited and away from the trails, it was still a bit of a ghost town. Today, Derby feels like another town entirely. There are cafés, shops and pubs, of course, but there's also an enthusiasm that wasn't there before. I think the shift to a more fun, outdoor lifestyle has played a huge part in lifting community morale.

As an agribusiness banker working with primary producers, you could say I'm removed from the tourism-based businesses that we're now seeing pop up in and around Derby but my clients are enjoying a revitalised region, too.

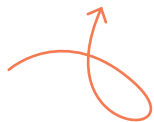
As tourism increases and more money is poured into infrastructure and facilities, it allows farmers to have better accessibility to local shops, restaurants and pubs. Does it put extra money in their coffers? Not exactly but it makes connecting with the community a little easier.

Many Tasmanian towns are trying to replicate Derby's success by opening their own mountain-biking trails but you'd be hard-pressed to get close to what Derby has achieved. Had you told me when I moved to the region that I'd be stopping by Derby when I'm on my way to an event or to meet with a client, I would never have believed you. Now I encourage friends and family to appreciate this part of Tasmania from a different angle."





With post-ride recovery in mind, Nigel Reeves founded Floating Sauna Lake Derby, a pioneering service in the region's wellness space.



“When I walk through Derby now, I can’t believe the change that’s taken place.”

“It’s funny how a single experience can change the course of your life. For me, it was discovering how much my body ached after a mountain-biking session with my sons. Those aching muscles got me thinking that a wellness experience here in Derby would be appreciated by mountain bikers who’d like a post-trail recovery tool that wasn’t designed exclusively around going to the pub every night.

When I first expressed my desire to build a woodfired floating sauna on the lake, some people thought I was crazy but I couldn’t be deterred.

I built it by hand over eight weeks in 2018, with the help of a retired builder mate and an 18-volt hand tool. When we launched and customers began walking in – at first a trickle then a flood – he was the first to say, ‘I’m so happy I was wrong. This is the best idea I’ve ever seen.’ Luckily, everyone else seemed to love relaxing in a 90-degree cedar wood sauna overlooking the lake before taking a plunge in 10-degree water.

I was able to quit my office job just two weeks after Floating Sauna Lake Derby opened and I’m currently in the process of launching another on Canberra’s Lake Burley Griffin as well as planning a wellness retreat on a hill overlooking Lake Derby.

When I walk through Derby now, I can’t believe the change that’s taken place. Obviously we have our reputation as one of the top mountain-biking destinations in the world but we also have plenty of new food offerings, accommodation options and tourism experiences across different price points. There’s room for more and I encourage young entrepreneurs to think about what we’re lacking and take a risk in starting a new venture. Derby doesn’t just have to be about tourism but about creating a successful way of life.”





Chris Cafe is the chairman of the Blue Derby Foundation, a not-for-profit that raises funds to maintain the Blue Derby Trail Network.

“When I first came to Derby in 2017, there was only one place to eat, two pubs and not a whole lot by way of accommodation. Even then, the trails were unlike anything I’d ever ridden before and I could see that, with the investment the local council was making in developing them, the whole town was about to go nuts. I came back with my wife six months later to buy two blocks of land and build four separate accommodations: Hill Street Blue, Hill Top Cabins and Lake View Derby to rent out and one for my family to enjoy.

The Blue Derby Foundation was developed five years ago to take over the fundraising aspect of the trails from the council. Building the trails is one thing but keeping them well-maintained is another altogether. There needs to be enough in the kitty to employ a maintenance crew as well as subcontractors when major work needs to be undertaken. I feel fortunate to be



“I feel fortunate to be able to give back to the community where my business – and many others – are thriving because of these trails.”

able to give back to the community where my business – and many others – are thriving because of these trails.







Derby is changing all the time. A few years ago, most of the visitors were groups of men but now we’re seeing more women and families. I predict that in a few years’ time, we’ll have plenty more offerings in the family getaway market as mums and dads bring their kids for a week-long nature getaway.” ♦



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Stay Safe

The scam stops here



STORY BY BEK DAY
PHOTOGRAPHY BY FRANCES ANDRIJICH

Meet three high-schoolers intent on teaching grown-ups a thing or two about staying safe from scams.

When Lucy Openshaw's teacher mentioned to the class that she'd fallen victim to a scam over the phone, it got the 13-year-old thinking about how susceptible older generations are in a rapidly changing landscape. "Part of the issue is that sometimes they don't really understand how a lot of modern technology works," she explains.

For anyone who has had to ask their child or grandchild to figure out a new iPhone feature on their behalf, her observation might seem pertinent. So when Lucy and two of her friends in the seventh grade, Marcus Michael and Isla Hillam (above, with Lucy, centre), were invited to take part in the Cyber Cup – a two-day, student-focused design challenge supported by industry mentors – the decision on what project to work on was an easy one.

Hosted by youth-led Perth non-profit Bloom, the Cyber Cup is dedicated to offering high-school students the chance to solve real-world cyber problems. "We're passionate about building a pipeline of bold, creative and socially conscious change makers," says Lisa Longman, Bloom's director of innovation. "Our goal is to empower young people, particularly those who might not see themselves as 'traditional' entrepreneurs, to turn their ideas into impact."

The team developed a concept to not only combat the prevalence of scams but to arm those who might be most vulnerable to them in the future. "There are things you should know to be able to protect yourself from scams that some adults don't realise," says Marcus. "For example, some people don't know

“If we can teach even a few people to recognise a scam message, that would be really great.”

how to tell if a phone number is from Australia or not. If it's not, there's a higher chance it could be a scammer.”

The trio's idea is as simple as it is effective – a browser extension and future app that not only checks for scams but improves people's knowledge of how to avoid them. Users will be quizzed on their ability to detect dodgy texts and phone calls with real-world examples and can incorporate the knowledge they gain to protect themselves in the future. “If we can teach even a few people how to recognise a scam message, that would be really great,” says Isla.

The group's idea, which they named ScamPlan, won them the Cyber Cup in 2023. This led to the participants exhibiting their idea at Perth's premier technology festival, West Tech Fest, through the Young Entrepreneur's Showcase. Here, they pitched to more than 100 investors and founders. “I'm completely blown away by what they've built,” says Lisa. “ScamPlan is clever, relevant and solves a real problem in a way that's accessible to people of all ages.” For Lisa, the team's ability to blend technical skills with design

and empathetic thinking to create a genuinely helpful product really stood out as a strong signal that the future is in good hands. “The rest of us – educators, industry, government – should be paying attention to how young people think. Often, they're not burdened by ‘how things have always been done’. That's where real innovation comes from.”

For Lucy, Isla and Marcus, who will graduate into a world where many of the tech jobs that will be on offer haven't

even been invented yet, the opportunity to think outside the box and brainstorm ways to solve real-world problems was invaluable. “It was really cool to work with people who are interested in the same kind of things,” says Lucy. When asked whether they think grown-ups can get a little bit lost when it comes to modern tech, the trio exchange knowing glances before delivering a diplomatic answer: “Everyone just needs a bit of help sometimes to stay safe.” ♦



Stay ahead

Here are some simple ways to avoid getting scammed, inspired by the creators of ScamPlan.

Pause before you click

That text saying you've missed a delivery or need to pay a toll fee? Don't rush. Scam messages often create a sense of urgency to get you to click dodgy links.

Check the number

Scammers can spoof numbers but if it starts with an international code (+) and you weren't expecting a call or text from overseas, it's a red flag.

Be browser smart

Scam-busting browser extensions (like the one Lucy, Isla and Marcus are building) can help flag suspicious sites. If you don't already use one, it's worth exploring.

Search CommBank Safe for more tips on how to protect yourself from scams.



Cash Flow

What I know about money

INTERVIEW BY STEPHANIE NUZZO

A conversation on money values, self-advocacy and contentment with journalist Brooke Boney.

Proud Gamilaroi woman Brooke Boney has spent more than a decade in the public eye as a radio host, journalist and television presenter. Nowadays, she's based in Oxford while studying public policy but recently returned to Australia to celebrate the release of her first book, *All of It*. Brooke's career journey has exposed her to all kinds of people, with all kinds of money stories, but her childhood values of saving well and prioritising joy have never shifted.

What's your earliest memory of understanding money?

I don't think I understood the value of money until I was about 14 and started working at KFC. I think I was paid about \$4.80 an hour! We didn't have very much when I was growing up so I've always been careful with the way that I spend. I still love buying myself treats but I'm quite cautious.

Is there a great piece of advice about money that has stuck with you?

I remember when I was younger people would say, "Save 10 per cent of everything you earn" or "Always spend less than you make." I've never followed any of those rules but I have always saved any extra money I've had. I think it's great to have a nice house or car but if it means you're not going to have enough money left over at the end of the month, it's not worth it.

Has your career journey influenced the way you see money?

I've seen that having money doesn't necessarily mean that you're content. When my world got a bit bigger and I began to see how these stories play out around who has money and who doesn't, it was interesting. For a lot of us, it's about getting as much of it as you can. But I think it's about getting as much of it as you can in a way that makes you happy that's important.

If you weren't a journalist, what would you be doing?

I think I would have ended up working in some sort of NGO – perhaps in a role aligned with what I'm studying now. The policy side of things is really interesting to me, because you're on the frontline of helping people. And for me, my career and the decisions I have made have always been centred around the betterment of Aboriginal people.

What have you learnt over the years about advocating for yourself?

This is a tricky one, especially for women, because you don't want to be seen as someone who is "up themselves". I don't know if everyone struggles with that to the same degree I do but I think when you focus on things that are tangible or measurable and you use that to advocate for yourself, it makes it easier – because they're not negotiable.

What's something money can't buy?

A good work ethic, which is going to get you much further than a lump sum of cash. ♦

Spotlight

A country practice

STORY BY SARAH MARINOS

Times can be tough on the land, which is why one woman set about finding ways to support our farmers.



Tash Johnston knows just how harsh farming life can be. She was raised between a 16-hectare property south of Brisbane and another in the Darling Downs, where her hardworking parents grew crops and raised cattle. But in the early 1990s, when interest rates soared to 20 per cent, her family faced immense financial pressures.

“Mum returned to nursing and did double shifts to keep food on the table and to help stop them from losing everything she and Dad had worked for,” says Tash. “One night, Mum broke down on the kitchen floor. That’s burnt into my memory. When you see your parents go through something like that, it stays with you forever.”

Familiar terrain

Her family weathered that storm but in late 2013, when Tash read the tragic story of a farmer who took his own life because he couldn’t pay his bills, the memory of those hard times came back. She decided to try to stop more farming families from losing hope.

“I read about a farmer who’d tried to sell his stock during the drought. The truck came to take his stock to



“I thought I’d only do this for six months but farmers started reaching out to us and asking for help.”

market but the cattle condition was too poor so the truck drove away and left the farmer with his stock. He felt the only way out was to end his own life,” she says. “I remembered what my family went through and I wanted to do something – anything – to help.”

When Farm Angels began in early 2014, Tash was running a cleaning company and working in a café near her home in Chinchilla, Queensland. With friend Nicki Blackwell, Tash organised fundraisers and social events at local venues, raising money for farming communities. “I thought I’d only do this for six months but farmers started reaching out to us and asking for help. So we started organising collections to drop off hampers to families.”

Battling to survive

Early on, Tash arranged a special day for a group of farming families in Mitchell, Queensland. She bought feed, hay, fresh fruits and vegetables and goodies for the kids and then put on a barbecue. “Towards the end of the day, one young farmer asked me, ‘Why are you doing this?’ and I told

him I didn’t want to see bad things happen to any more farmers during the drought. He cried.”

Tash has heard many stories of loss and courage from rural communities around Australia. The challenges caused by fire, flood and drought remain and fluctuating markets and the cost-of-living crisis have also taken a significant toll. “I’ve met families who had no water so they collected some from dams and put it in muslin cloths to fill their baby’s drinking bottle. I’ve seen elderly farmers living off Weet-Bix and rice because the money has run out. Farmers put everything they have into keeping their stock alive.”

Relief in tough times

Farm Angels has supported more than 5000 farmers who cultivate everything from livestock and bees to oysters and crops. The charity’s efforts have been boosted by a \$120,000 CommBank Community Grant that funded \$1000 prepaid debit cards for rural families, allowing them to buy the supplies they need locally while supporting local small businesses.

The grant also helped fund a new team member to support farmers in the Riverina region in NSW and work the Angels on the Phone helpline, which has people who have grown up on the land providing a kind ear and practical advice. “Often, people just want to talk to someone who understands what they’re going through. There’s no judgement and if they do need further help, we connect them to the right people.”

Tash is urging people to wear a “Flanno for a Farmer” in August. The annual fundraiser encourages people to wear a flannel shirt to work for a day and make a gold coin donation. All money raised supports the work of Farm Angels. “It doesn’t matter where you live or what you do for a living, we all rely on farmers,” says Tash. “They produce the food we eat and the fibres we wear. When we lose our farmers, we lose the heartbeat of Australia’s rural communities.”

Help is available. Call Lifeline on 13 11 14 for support today. If you are a primary producer in need of support, call Farm Angels on (07) 4662 7371. ♦

Wise Words

Flight for hope



Meet the doctor flying 27,000 kilometres to raise money and change the future for our kids.

STORY BY BROOKE LE POER TRENCH

When Associate Professor Andrew Kornberg, senior neurologist at The Royal Children's Hospital (RCH), takes off from Melbourne this July, he'll be flying solo – literally and figuratively. At the controls of a small-engine aircraft, he'll navigate 27,000 kilometres of wide-open Australian skies, facing unpredictable weather, exhausting hours and total isolation. But for

Kornberg, the gruelling elements of this journey are a small price to pay. "It's nothing compared to what our families go through every day." This year's solo flight is part of a campaign to raise \$4.5 million for a dedicated space at RCH to deliver life-changing advanced therapies to children with some of the rarest and most complex conditions in the country.

The heart behind the flight

To understand why a doctor would swap scrubs for a pilot headset, you need to understand the urgency behind his mission. And that Kornberg's commitment to his patients goes beyond medicine. "If you met some of my families, they'd say I'm like their uncle," he says. "I treat them all like my children." A passionate pilot and



Associate Professor Andrew Kornberg with George, one of many children he's helped.



tireless advocate, he's been caring for children with complex neurological conditions for decades.

In 2017, he took to the skies for the first time to raise funds for a deep brain stimulation program – inspired by a teenage girl whose condition had pushed her to the brink. “She told her mum she felt broken and didn’t want to live,” recalls Kornberg. “That moment pushed me to act. I knew we had to bring this treatment to Australia.” He raised the funds, built the program and helped bring life-changing procedures to Australian soil. That patient? She got out of her wheelchair, walked across the room and gave him a hug.

The future is now

This time, Kornberg is flying for a new purpose – and a new generation of kids. “We’re on the edge of something special,” he says. “Gene therapy and advanced treatments have gone from science fiction to real, lifesaving care.”

He explains that spinal muscular atrophy (SMA) can now be virtually cured if treated before symptoms begin. “We’ve gone from telling families, ‘Your baby will die,’ to ‘Your child could live a normal life.’ That’s the power of precision medicine.”

But these treatments need more than just innovation. They demand trained staff, infrastructure and dedicated resources – something many Australian hospitals are still building. That’s why

“I do it with one thing in mind – why I’m doing it. The kids and their families. That’s what keeps me going.”

Kornberg wants to create a dedicated space for advanced therapies at RCH – something that will serve as a model for the entire country. “Time is neurons,” he says. “You need to move fast. You need the systems in place. That’s what this will do – not just in Melbourne but for all of Australia.”

Flying solo but never alone

This year’s route will take Kornberg across deserts, over coastlines and through weather conditions that even seasoned pilots might hesitate to tackle solo. Flying around the country alone is tiring, mentally taxing and lonely. “You’re up at 5am every day, planning for the weather, checking the aircraft, flying for hours, landing, refuelling and finding a place to stay,” he says. “But I do it with one thing in mind – why I’m doing it. The kids and their families. That’s what keeps me going.”

Along the way, he’ll visit former and current patients across the country – a reminder that the results of his work aren’t just theoretical. They’re walking, talking, laughing proof that the mission

matters. “These kids are funny, vibrant and clever,” he says. “They just want the chance to live the life most of us take for granted.”

Come along for the ride

Kornberg will be flying solo but he’s not doing this alone. Backed by the Live Life Foundation, the RCH Foundation, CommBank and other organisations, this bold mission needs the support of Australians everywhere – creating a future where children have access to life-changing treatments is something we can all be part of.

Whether it’s donating, fundraising, spreading the word or simply showing compassion to families living with rare conditions, every act of support brings us closer to transforming paediatric care across the country. “Everyone can make a difference,” says Kornberg. “Thoughts, prayers, kindness – they all matter. But yes, to get this off the ground, we also need people to put their hands in their pockets.”

Visit flyforthekids.org.au to donate. ♦

Looking to get more financially fit?

🔍 CommBank Financial Fitness



TABLE TALK

Snack attack

Chrissy Glentis whips up delicious bites that won't break the budget.



Get ahead

Save

Piggy Bank

Ask Jess

The Explainer

Table Talk

Snack attack

INTERVIEW BY STEPHANIE NUZZO
RECIPES BY CHRISSY GLENTIS

Buying snacks can really pile costs onto your grocery bill. But cookbook author Chrissy Glentis says these healthy bites are easy to prepare at home.



1. It's simpler than you think

While it may be tempting to pick up a packet from a shelf, Chrissy Glentis says that preparing healthy snacks isn't the hassle it appears to be. "It's about being organised," she says. "And once you get into the swing of it, you can make the recipe your own, in affordable ways."

It also offers a good excuse to get kids involved and interested in the final (healthy) product. "There are times when you'll give something to a kid to eat and they'll say they don't like it. But if they help you make it, they'll suddenly be prepared to try it."

2. Ingredients to stock up on

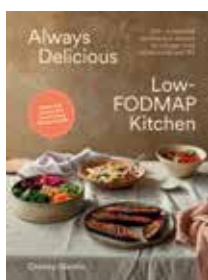
If you want to build the ultimate base of ingredients, Chrissy recommends a few staples. "I always have yoghurt on hand and cottage cheese is versatile," she says. "I also love having any kind of nut butter and chocolate chips."

3. Consider the contents

There's nothing wrong with buying pre-prepared snacks but it's worth taking a good look at the ingredients. "Some packaged products may claim to be high in protein, fat free and sugar free," says Chrissy, "but if it seems too good to be true, it probably is." Bliss balls are one example. "They're often marketed as a health food but store-bought versions can be full of syrups, preservatives and added sugars – and they cost a fortune. The homemade version is much cheaper and you can control exactly what goes in." Another example of something much cheaper to make at home is dips (see right for Chrissy's favourite hummus recipe).

4. Start batching snacks

For Chrissy, the best way to manage a busy schedule is to batch-prepare snacks. "Your freezer is your best friend," she says. "That way, you'll always have something ready when you're hungry, which is when you're most likely to splurge on snacks." Batching works particularly well for baked treats such as cookies, banana bread or muffins. "They all freeze and defrost so well." ♦



Always Delicious Low-FODMAP Kitchen by Chrissy Glentis (Murdoch Books RRP \$39.99)

5 quick recipes:

Peanut butter yoghurt

Mix a few tablespoons of Greek-style yoghurt with a spoonful of peanut butter and sprinkle in chocolate chips. Stir it together for a creamy, protein-rich snack.

Best boiled egg (ever)

Boil and peel an egg, then top with "everything bagel" seasoning. It's an easy snack with a big flavour payoff.

DIY granola bars

Combine rolled oats (or quinoa flakes) with chopped dried fruit, nuts, chocolate chips, coconut or canola oil and a drizzle of maple syrup. Press into a brownie tin. Bake at 180°C for 25-30 minutes and cut into bars when cool.

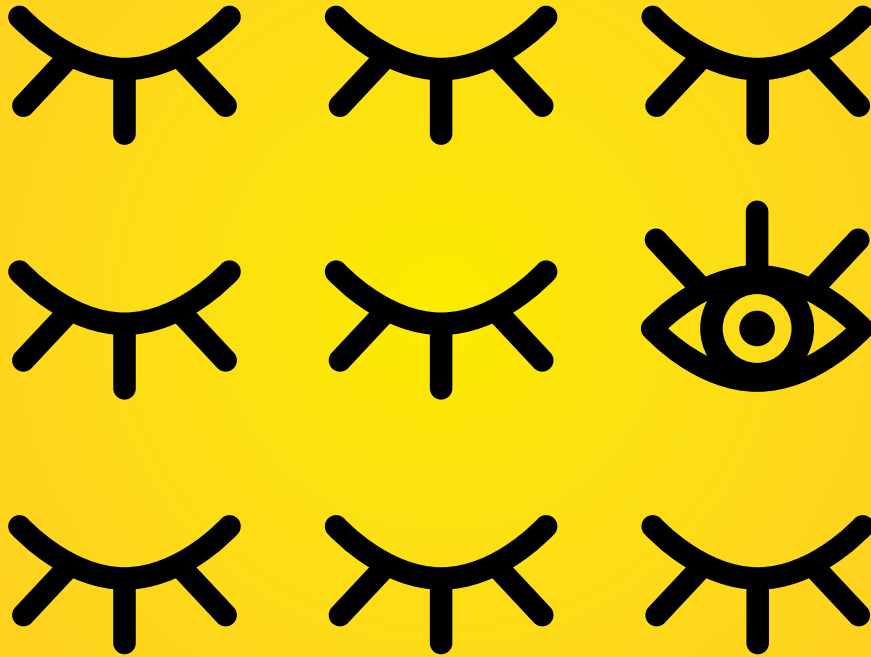
Easy hummus

Drain and rinse a can of chickpeas. Blend with a splash of olive oil, tahini and lemon juice until smooth and it's ready in less than five minutes.

Banana bread bites

Mash two bananas then mix with an egg, a cup of oats (or quinoa flakes), a spoonful of nut butter and a handful of chocolate chips. Bake in muffin tins at 180°C for 15-20 minutes.

Mind Over Money



Budget blind spots

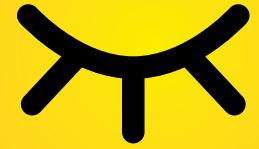
STORY BY MELISSA MASON

We all have
spending habits
driven by emotion
– the trick is
learning to spot
them and make
money choices
that are truly right
for you.

By now, most of us know that our emotional and financial lives are intertwined. A bad day can lead to a bit of cheeky online shopping. Spotting a friend's social-media post on snorkelling in Fiji might see us booking a weekend away that we hadn't budgeted for. It's not exactly a secret – but that doesn't mean it's easy to spot when it's happening.

Spending triggers often slip under the radar for most people – and there's nothing wrong with that. "Emotional spending isn't a character flaw – it's a deeply human response to complex inner experiences," says psychologist Emma Peterson. "Life throws us curveballs and sometimes the act of buying something new can feel like grabbing onto a lifeline."

As for how to deal with it, the key isn't to banish spending altogether – it's to understand your triggers so you can spot them when they pop up. Because when you know what's really going on, you can make money choices that make sense long term.



Mood boosters

Sadness, boredom and stress can all impact our financial behaviour. "Shopping can serve as a form of emotional regulation – whether to lift our mood through a quick dopamine spike, distract from discomfort or help us to regain a sense of control," says Peterson.

If you're susceptible to retail therapy, be gentle with yourself. The goal isn't to stop seeking relief but find it in a different way. "Approach the urge with curiosity and kindness," says Peterson. "Ask yourself, 'What's really going on? What am I feeling right now? What am I actually looking for at this moment?'"

Instead of shopping, try some free ways to calm your mind. Calling a friend, going for a walk or doing a little at-home self care, like taking a bath or settling in with your favourite TV show, are all forms of comfort that don't drain your bank account.

Try this

Every time you resist an impulse buy, celebrate that small victory by transferring the amount you would have spent into a feel-good fund. Then, intentionally use that money for experiences or items that genuinely nourish you and align with your bigger picture – maybe a massage, a weekend getaway or a class you've been wanting to take.

Shopping buzz

From influencer reels to major sales, it can be easy to succumb to a bargain. But with the internet now in the palm of our hand, it's worth considering if you really need what you have in your cart.

"Social-media posts can lead to spontaneous purchases so fast," says Darlene Neu, co-founder of The Money Collective. Let's say you see a creator sharing a recent purchase they love with a 10 per cent discount for followers. Their review – combined with a limited-time discount – will quickly turn your "want" into a "need".

Build in a "pause button" between the impulse and the action. "If you find yourself eyeing off something online, make a commitment to a 24-hour waiting period," says Peterson. Most likely the anxiety will fade and looking at the purchase without the emotional trigger might have you feeling differently.



“The key is considering whether regular indulgences are getting in the way of financial health.”

Lifestyle creep

Put simply, this is what happens when things we used to consider luxuries become necessities – and so even as our income rises, we don’t get ahead. This might be grabbing breakfast from your local café every day, going out for an expensive dinner regularly or taking weekend holidays multiple times a year.

“The key is considering whether our regular indulgences are getting in the way of our long-term financial health,” says CommBank personal finance expert Jess Irvine. “If we want our increased income to benefit our future plans, we need to be wary of how smaller indulgences add up over time.”

The first step in addressing the creep is to get across your spending. Adding up these smaller costs across a week, month or quarterly period can help give perspective on how they could be impacting your finances long-term and alleviate that sense of dissatisfaction. For example, a daily \$6 latte adds up to at least \$168 per month. You might want to move that \$168 to your savings, for longer-term satisfaction. Make an active decision about what spending works for you today – and for future you, too. ♦

Feeling FOMO

With so many ways to compare our lifestyle with others, it’s easy to fall into a fear-based pattern of spending to keep up with friends, family and neighbours. You can fight this urge by staying focused on your own financial goals. This will shift your attention from others to your own experience, eliminating that anxiety that you may be missing out. For instance, scrolling through content of friends on a European summer trip is easier to enjoy when you realise you’ve chosen to direct funds into a new car.

Creating savings goals helps you avoid comparison culture because you have a clear understanding of why you’re saving, not spending. “When we have meaningful goals, we’re more likely to prioritise them,” says Neu. “We stay focused on our journey, not someone else’s version of success.”

3 signs you may want to unpack your triggers

1.

You avoid checking your bank account
If you find that you can’t bring yourself to check your bank account balance because you’re too afraid of what you might see.

2.

You’re in a justification loop
When every purchase comes with a backstory like “but it was on sale” or “it’s just a little treat”, your shopping could be masking something deeper.

3.

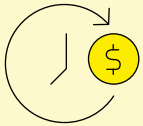
You feel flat after you buy
If that post-purchase buzz is regularly followed by a low, your spending might be trying (and failing) to fix something emotional.

For handy tools to help curb temptation and stay in control of your spending, check out Money Plan in the CommBank app.

Piggy Bank

Money talks

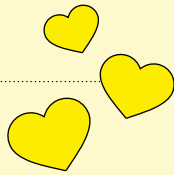
Things can get fiery when it comes to finances – but everyday Aussies share their hacks for cooling the convo and keeping it constructive.



Pick your moment

NICK POWELL,
BALLARAT, VIC

Talking about money can be tense, particularly when finances are under pressure. When my partner and I need to have those chats, we pick our moment – they never happen on weeknights, when we're passing one another in the hallway or while taking kids to sport or music lessons. Our time is Sunday evening. The kids are in bed, we're more relaxed and we can work things out without interruptions.



Remove the emotion

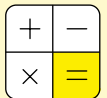
JAMES LOCKE,
ADELAIDE, SA

My partner and I used to point fingers and lay blame and got nowhere. Recently we've made a conscious effort to only deal with the numbers – we don't look at who spent what that week and nitpick. Now we only talk about how the numbers are adding up and how we can reach our savings goal. We're currently saving for a trip to Alaska.

Digitise your expenses

HELENA SANDS,
MELBOURNE, VIC

House sharing is great – but things get awkward when you're splitting bills and working out who bought toilet rolls. My housemates and I use a budgeting tool, Splitwise. When you pay for something, you use the app to list the cost. A notification will then be sent to each housemate to let them know how much they owe you. It helps us avoid awkward conversations about who owes what.



Talk about value

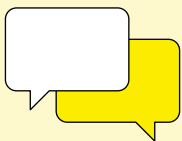
SARAH MARTIN, MELBOURNE, VIC



When I go shopping with my teenagers, who both have part-time jobs, we talk about how many hours they'll have to work to buy something they want. It makes them think about whether those runners or that hair straightener are worth their time. It helps them when they're deciding whether to spend or not. I want to help them find balance between rewarding themselves and learning to save to make life easier later on.

Honesty always

BEN GRANT,
SYDNEY, NSW



My partner and I have been together for eight years and have separate bank accounts but we're transparent about money. We support each other when money is tight or one of us takes a wrong step. If you spend more than you should or make a bad investment, you need to own that mistake and talk to someone you trust to put the pieces back together.

Don't give up

ANNA JONES,
CANBERRA, ACT



Talking to kids about money – how to make smart decisions, save and live within your means – isn't easy. Half the time they don't listen and think you know nothing! But keep looking for small opportunities when you can drip-feed them what you've learnt about managing money (the mistakes, too), because some of that advice sticks, even though they may not admit it. ♦

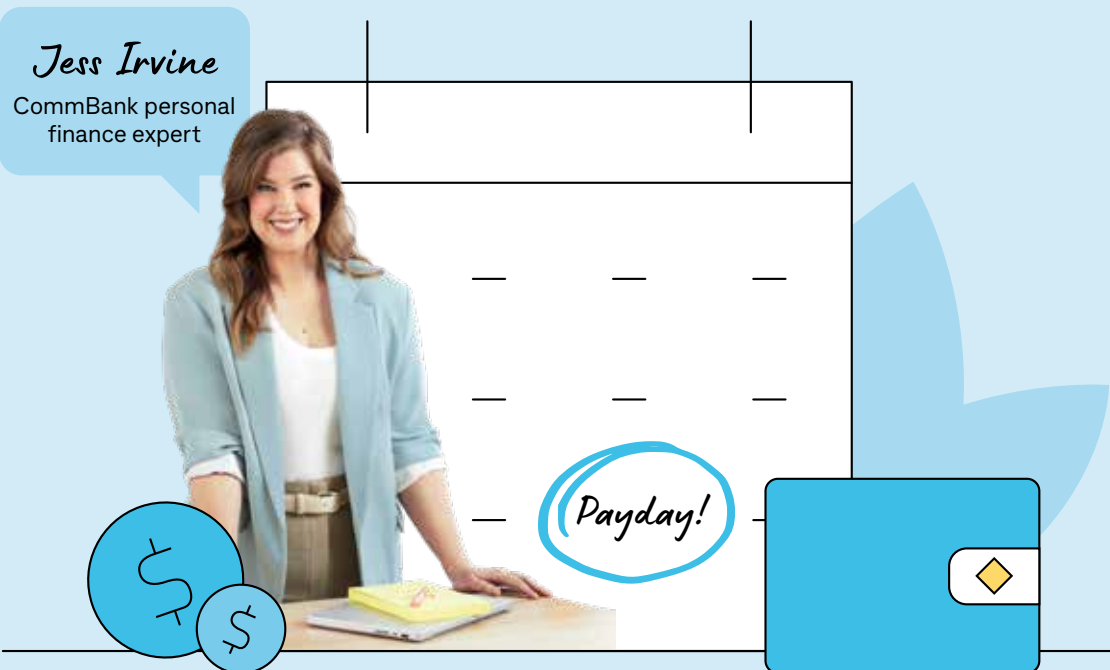


What's your top saving tip?

We'd love to know. Send it to us at brighter@mediumrarecontent.com and we may share it in an upcoming issue.

Ask Jess

Pay attention



It's payday but before you hit the shops, take the time to get smart about your salary. Divvying up your money and planning ahead can set you up for success.

“Don’t put too much pressure on yourself if your spending needs absorb most of your income.”

What payday habits can help boost financial fitness?

The long-term goal should be to build a sufficient savings buffer so you don’t have to live pay cheque to pay cheque. But if things are tight, next payday, why don’t you sit down and map out all the expenses that you have upcoming until the next pay period, such as utilities, bills and other recurring payments? Take a stab at estimating variable costs, too, like food and entertainment. Tracking your spending can be a great way to get to know how much you really spend from each pay so you can adequately cover both your fixed and variable expenses.

How much should I aim to set aside for savings?

There’s no one-size-fits-all approach; it really depends on your income and fixed expenses. Some people recommend saving at least 10 per cent of your pay but that may be unachievable. Don’t put too much pressure on yourself if your spending needs absorb most of your income. Remember that any small amount you can save is helping to look after future you.

What are some strategies to help pace my spending?

One of the biggest mistakes people make is spending too much, too soon. When that money hits your bank account, it can be a good idea to set up automated transfers into separate, dedicated accounts for everyday spending, bills, bigger expenses and long-term savings goals – that way, you whisk away the money mentally before you get a chance to spend it.

Alternatively, you may like to set an amount of money each payday for “fun money” – say, \$100 a month, which you can spend on whatever you want. The 50-30-20 method is popular (basically, you allocate 50 per cent to needs, 30 per cent to wants and 20 per cent to savings or debt repayments) but it doesn’t work for everyone. Lower-income earners may find it challenging to save that much of their income, while high-income earners may be able to save more.

Any tips for budgeting an irregular income?

If your income isn’t consistent, there are still plenty of ways to make your money work for you. Track your income over three or six months to get an idea of your peak and lean periods. Then budget around your lowest monthly income. During the peak months when you have more money coming in on payday, set extra savings aside to build an emergency fund. This will help when unexpected expenses arise during the leaner pay periods.

Do you have any advice for someone who feels overwhelmed by all this?

A budget is the easiest way to address that anxious feeling. By keeping track of income and expenses, you’ll have a clear idea of where you stand financially. If you’re struggling to pay your bills, reach out for support. The National Debt Helpline (1800 007 007) can connect you with free financial counsellors who can help you manage your debts and get a better picture of your financial commitments. ♦

Healthy payday habits

- ☐ Check you’ve been paid correctly – especially if your pay isn’t the same each time.
- ☐ Pay all your bills or organise automatic payments.
- ☐ Determine what other expenses might be coming up (such as a car service) and set aside money for these.
- ☐ Add money to your savings account and emergency fund.
- ☐ Give yourself some spending money!

The Explainer

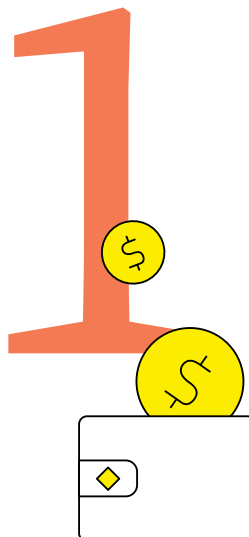

Take it slow



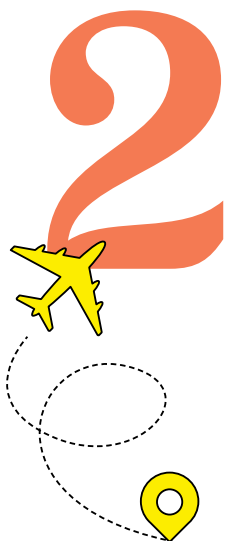
STORY BY MELISSA MASON

There's a way to put money aside that doesn't involve giving up your lifestyle. Try "soft saving" and build funds without pain.

Living life to the fullest and creating a nest egg for the future. These two goals often feel like they're on opposite sides of the financial spectrum. But there is a way to put aside money without compromising on the little indulgences that make your week. Enter "soft saving" – a way to financially have your cake and eat it, too. Here's what you need to know.

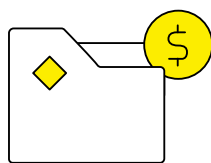
**What is soft saving?**

Forget extreme budgeting or cutting all the fun stuff. Soft saving is all about finding balance. It's the gentle art of putting aside small, manageable amounts of money regularly, without overhauling your lifestyle. "The idea is to start small and stay consistent," says Andrew Woodward of The Investor's Way. Even \$10 per week adds up over time, especially with the power of compounding.



Focus on what money means to you

Saving is about more than simply building a bank balance; it's also about supporting a life that feels good. "Financial wellbeing isn't just about the numbers," says psychologist Emma Peterson. "It's about how money enhances your life." The goal of soft saving is to enjoy your money and your future. So go ahead, book that weekend getaway or buy the concert ticket – just balance it with some regular savings, too.



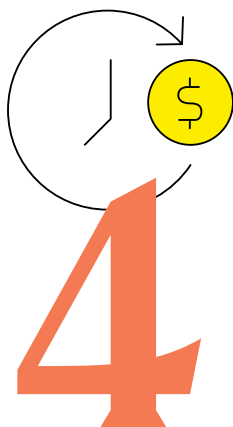
Consider where your money lives

Once you've got the habit down, it's time to make your money work harder. Look for a high-interest savings account, ideally with no fees. With a CommBank GoalSaver account, you'll earn bonus interest when you grow your savings each calendar month, which is a great little nudge to help you stay on track.

Make room for bigger stuff

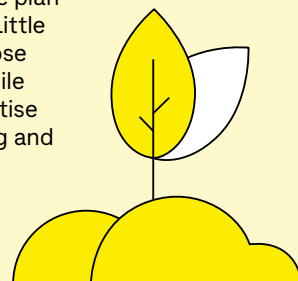
Saving doesn't mean saying no to every splurge. If there's a bigger purchase on the horizon – like a new phone or sofa – consider spacing out payments so you don't derail your savings. CommBank StepPay can help you spread the cost so you can still enjoy life's bigger moments without sacrificing long-term goals.

Applications are subject to credit approval.



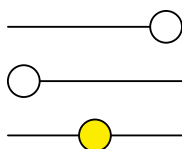
In a nutshell

It's more beneficial to save a smaller percentage of your income than over-commit and find yourself abandoning the entire plan after a few months. Little by little, you'll see those savings grow – all while you continue to prioritise your mental wellbeing and life's little joys.



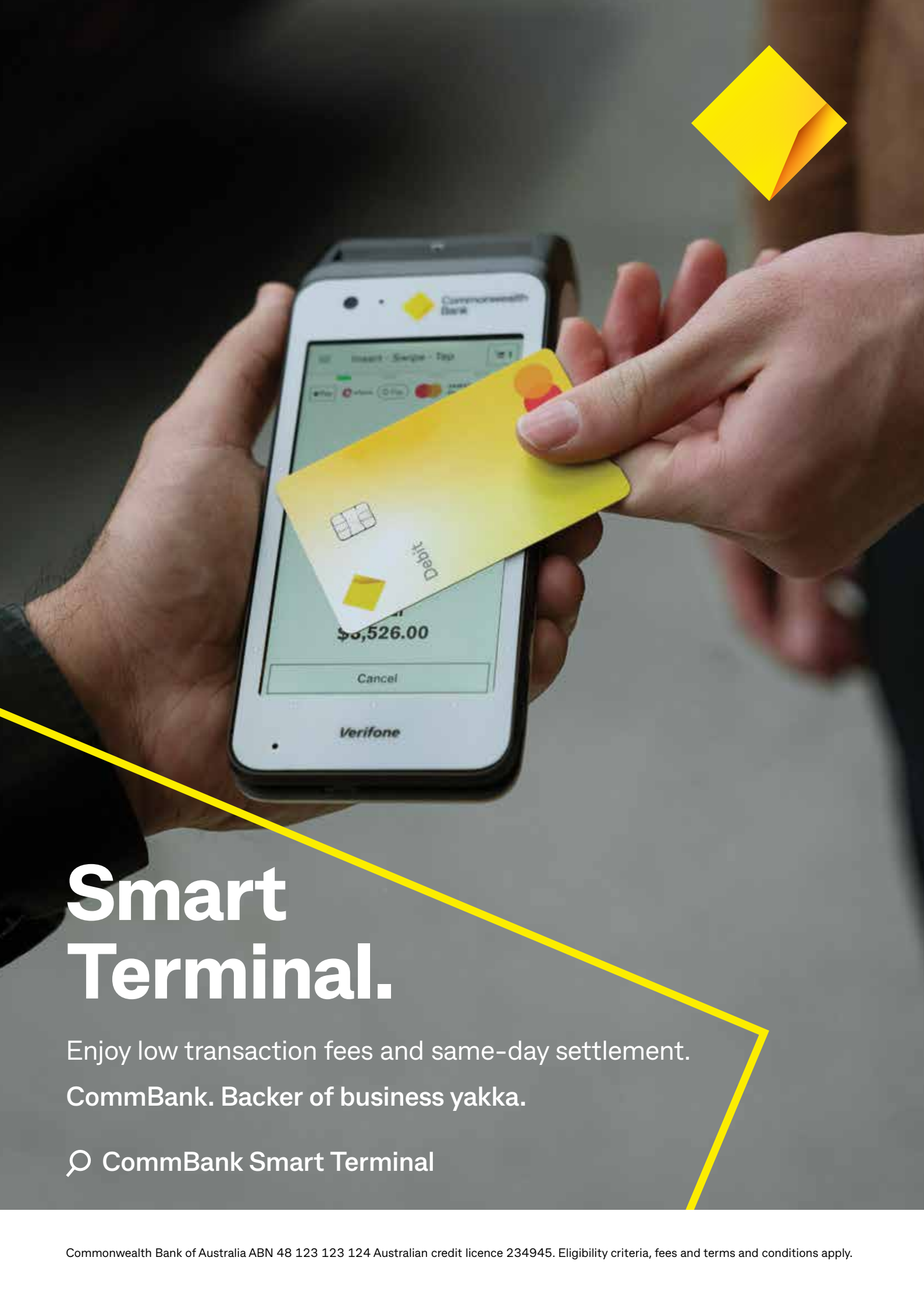
Automate what you can

"Saving is like building muscle – you start small to achieve bigger gains," says Woodward. The trick is to stay consistent and have a goal. CommBank's Goal Tracker tool breaks down your number into weekly steps and also helps set up automatic payments so you stay on track. And if you need to extend the timeline (because life happens), the tool shows you how to top up or adjust your goal. ♦



Scan the QR code or search CommBank Financial Fitness for data-proven tips on how to save up to \$2000 a year.

QR codes are provided for your convenience and the location you are taken to will not ask you banking information like your Netbank Client ID, password, or Netcode. Visit commbank.com.au/hoax for more information.



Smart Terminal.

Enjoy low transaction fees and same-day settlement.

CommBank. Backer of business yakka.

 CommBank Smart Terminal

A man with a beard and dark hair, wearing a black t-shirt with a 'Bondi Records' logo and blue jeans, stands in the doorway of his record store. The store interior is visible behind him, featuring a large 'Bondi Records' logo on the wall and various record displays.

NEW DIRECTION

Turn a side hustle into your day job

How Craig Fordham of
Bondi Records made a smooth
transition from his nine-to-five.

Make it count

Grow

Work Reset

Habit Hack

Fair Shares

New Direction

Turn a side hustle into your day job

STORY BY JULIE LEE

PHOTOGRAPHY BY ALAN RICHARDSON + CHRIS CHEN

Thinking about quitting your nine-to-five? Founders and experts share how to make the shift smoother, smarter and less stressful.

Your new favourite word: planning. CommBank business banker Mathew Buckland says it's the most important thing when you're moving away from the security of a salary. "You're giving yourself an extra 40 hours a week to work on your business so planning how those 40 hours are going to generate income is key." Here's how to make it happen.



Look before you leap

Before you throw in your day job, take a look at your cash flow. "You should be able to forecast your next six to 12 months," says Buckland, adding that having a two-year and five-year plan is also a good idea.

This is also the right time to get an accountant. "A lot of people do this too late in the game but they can also help you draw up a cash-flow forecast," says Buckland. "They give you the ability to say, 'I'm going to jump in January next year because that's when I'll have had enough growth and be in a good position.'"

And remember that tools can also help with this snapshot: the Business Cash Flow tool in the CommBank app shows you a monthly summary of your incoming and outgoing cash; CommBank's Daily IQ tool helps you track cash-flow trends; and you'll find a step-by-step guide to writing a business plan on the CommBank website.



THE BUSINESS OWNER
Craig Fordham

THE BUSINESS
Bondi Records

SIDE HUSTLE LAUNCH
May 2021

TRANSITION TO
FULL-TIME
October 2024

Craig's tips:

+ Set goals and deadlines

If you're thinking about making the leap, give yourself monthly checkpoints and make sure you're hitting goals that ladder back to a revenue target.

+ Realign the business

As a side hustle, we were growth oriented. Now we're trying to grow our profit margin to as close to 40 per cent as possible, cutting expenses where we can.

+ Engage your audience

We launched a monthly vinyl club – every month, customers get to choose from one of four records for \$60. We've already got about 80 subscribers.



Craig Fordham has always been passionate about music and an avid vinyl record collector. Late last year he and wife Geri opened their own store, Bondi Records.

"We started our online store with 16 products four years ago – I thought if we sell 16, we'll buy 32 and just keep doubling. Now we've got 4000 products. I started online because I wanted to get a bit more hands-on business experience. At the same time, I was working in disaster preparedness for the government and putting in 70-hour weeks between both jobs.

When my contract ended, we could see the trajectory of where this business was going and opened our first store. Since launch, we've seen about 300 per cent growth year on year and we're tracking towards \$2.5 million in revenue this financial year. The working hours haven't really slowed down with only one job – it's the hardest thing I've ever done professionally but it's definitely the most rewarding."



Organise your banking and bills

If you're still using your personal bank account for your side hustle, it's time to reconsider. This one action could make tax time a lot less painful. "It's reasonably easy to set up a sole trader ABN and a Business Transaction Account," says Buckland. "It separates your personal and business finances so you know how much money you've made."

And a Business Online Saver account allows you to set aside money for GST, unexpected bills and tax. "I have a lot of customers with side hustles making \$40,000 to \$50,000. All of a sudden they're told what their tax return looks like and it can be quite a shock."



Build your support network

When you're running a business solo, having a network of people to help guide your decisions can make a difference. That support can come from all kinds of places – a business coach who keeps you accountable, other founders who've been through it before or a local business group that meets regularly to share insights.

Your banker should be part of this crew, too, especially when you're looking to grow. Buckland says your bank can be a valuable source of support – but only if you're clear on your goals. "Getting finance is about having examples of what your future is going to look like and how that's going to work in terms of paying it back," he says. "Once you've gone to an accountant, got cash-flow projections and have an idea of what the next 12 months looks like then your banker can see the tangible evidence of what your business is doing and how we can support you."



THE BUSINESS OWNER
Ellie Tam

THE BUSINESS
Estroni

SIDE HUSTLE LAUNCH
March 2020

TRANSITION TO
FULL-TIME
July 2023



"I did a Facebook course that teaches you how to structure and optimise Meta ad campaigns."

Ellie Tam put her spare time during COVID lockdowns to good use, designing bodysuits and launching her own online label, Estroni.

“I noticed that American celebrities were all wearing bodysuits and, while we had a few athletic options here, we didn’t really have anything you could wear out casually. I started by getting samples in 2020 but never thought about the side hustle getting bigger – I just really enjoyed having a few extra thousand dollars each month.

When the tech company I was working for had to make redundancies, I decided to double-down on my side hustle. I did a Facebook course that teaches you how to structure and optimise Meta ad campaigns and what type of content to use. I went from four figures to five figures a month.

My revenue is about \$50,000 a month but because of the seasonality of my business, it can be anywhere from \$30,000 to \$50,000. If it’s a good month, there might be \$10,000 profit but that isn’t going into my pocket – I’m always getting more units or trying more styles and different marketing.” ♦



Ellie wears Estroni bodysuit with seam-free stretch fabric.

Ellie's tips:

+ Tighten up your systems

I’ve always been more creative but I quickly learnt to put time into the numbers. I now have a daily spreadsheet that shows ad channel costs and sales from that investment.

+ Find professionals for your industry

Getting an accountant who focuses on ecommerce and content creators was game-changing. It means I can focus my time on other areas.

+ Make your money work harder

I have a separate CommBank Business Account and a credit card that earns points every time I make transactions with overseas suppliers.

Gut check – are you ready to go all in?

Before you hand in your notice, ask yourself:

- ◆ **Do I have a financial runway?**
Consider whether you can cover at least three to six months of living expenses if the business doesn’t earn immediately.
- ◆ **Is my business consistently generating revenue?**
Look for patterns of demand – not just one-off wins – to prove it’s sustainable.
- ◆ **Do I know my numbers?**
Profit margin, break-even point, customer acquisition cost – if you don’t understand these terms, it’s time to learn.
- ◆ **Have I tested what full-time effort looks like?**
It’s helpful to spend a few months treating your business like a full-time job after hours or on weekends.
- ◆ **Who’s in my corner?**
Think about your support system – an accountant, mentor, peer group or coach can make a big difference.



Work Reset

Give your career a health check

Feeling stuck in your job?
A career audit can help you pause and take a strategic view of where you are now and where you want to go.

STORY BY JULIE LEE

It's easy to get complacent at work – you know the job and you're comfortable – but you can potentially grow wealth faster if you're willing to move jobs more often.

"People who move roles every two to four years earn more overall than someone who stays in a role longer," says Leah Lambart, founder of career-consulting firm Relaunch Me. "People who remain in a job might get an annual CPI [consumer price index] increase but when you find a new role, you can negotiate a salary." Here's how to assess whether it's time for a move.



Rank what's important

"Think about what's most important to you right now and in the next couple of years," says Lambart. "Our values often change from our 20s to our 50s. If high income was a motivation early on, maybe as you get older you're after flexibility or the opportunity to work closer to home." Use what's important to you now as a guiding light to help you assess your next move.

"If you're feeling some level of dissatisfaction, there has to be a reason, which may be that you're bored, it's not the right environment or your values aren't aligned anymore."

Quick explainer

A career audit involves looking at where you are now, where you want to be and what skills you need to get there. "Think about your current role – are you still learning?" says Lambart. "If not, you're not going to be engaged in that role for much longer."



Fill your skills gap

To move jobs, you may need to upskill. “A skills audit looks at the technical skills you need as you progress your career,” says Lambart. “Upskilling to stay current in this digital world is really important. Things move quickly and you’re often competing with younger generations who learnt digital skills at uni.”

But a skills audit isn’t just about your technical prowess. You also need to consider your people skills. “What are the people-centric or ‘power’ skills you need – such as stakeholder management, strategic thinking, communicating with influence or people-management skills?”

Your current company may invest in upskilling but if there isn’t anything on offer that works, find external courses to fill your skills gap and include them as goals in your next performance review. This way, your employer may cover them as part of your ongoing development.

“You service your car annually – servicing your career at least once a year is a good thing to do, too.”

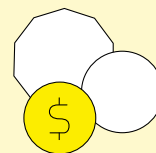
– LEAH LAMBART



How to ask for a pay rise

If you don’t want to leave, it’s time to talk about remuneration with your manager. “One of the biggest mistakes people make is asking for a pay rise because their rent’s gone up,” says Lambart. “Don’t make it about personal reasons.”

Instead, consider how the business is performing, research industry standards and know how pay rises work at your company. “Sometimes they’re annual and you can’t negotiate anything in between,” says Lambart. You also need to be able to quantify how you’ve added value to the organisation in the past 12 months. “That might be bringing in extra revenue, improving relationships with different departments or streamlining processes to save money.”



Consider a sideways step

Being career savvy means understanding that sometimes you need to move sideways before you can climb upwards. “There might be a bridging role needed to get from one place to another,” says Lambart. “One of my clients is at a really small accounting firm. He’d like to be a financial controller but knows he needs to work on bigger clients first. The next step for him would be to go to a firm where he gets exposure to that.”



Move strategically

Moving companies too often and too quickly can be as limiting as never moving. “Two years in a role is the minimum to show some loyalty and longevity,” says Lambart. “After about four years you may not be learning much. At that stage it’s probably better for your career to either step up into a more senior role in your current business or move on.” ♦

3-step career assessment

1. How long have you been there? Are you still learning? Is it fulfilling?
2. What’s important to you in a role and how can you get those things? Do your values still align with your employer’s?
3. What skills do you need to move to your next role?



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Habit Hack

Get to know your money story

When you want to feel more in control of your finances, the secret might just be in putting pen to paper.

STORY BY LAURA CULBERT

What is money journalling?

Put simply, it's the act of writing about your money. But it's not just about tracking dollars and cents. It's a gentle way to get curious about your financial habits and the emotions that sit behind them. "It's about understanding our traits," says Darlene Neu, financial wellbeing expert and co-founder of The Money Collective. "If we understand our behaviours, we'll make better money decisions."

The idea isn't new – in fact, it's inspired by a Japanese practice called *kakeibo*, which blends budgeting with mindfulness. But in today's world of rising living costs and financial stress, it's never felt more relevant.

Why it's worth a try

From past experiences to childhood learnings, our money feelings can shape how we spend, save and stress. "Money journalling helps unpack those beliefs," explains Neu. "When you write down your

money story, you start to realise what ideas you want to keep and what you're ready to let go of."

And while it may sound counterintuitive, jotting these things down can help make your financial goals easier to achieve. "When people do the emotional work, they will often find their budgets start to stick."

Secrets to success

The good news is that there's no perfect way to do it – and no need to be neat or polished. To make the most of it, "your writing needs to be quite free-form," says Neu. "Just grab a blank page and see what comes out." Writing by hand can help you slow down and reflect. You might find yourself adding sketches, doodles or even clippings – anything that speaks to how you feel or what you're working towards. And don't rush it. "It's not a one-and-done thing. The more you revisit journalling, the more insights you'll uncover." ♦

Five prompts to try:

- ☐ How do I feel about my finances today?
- ☐ What does financial freedom look like to me?
- ☐ What are my biggest money fears and where do they come from?
- ☐ What habits do I want to change – and why?
- ☐ What's one small step I could take this week to feel more secure?

Scan the QR Code or search CommBank Financial Fitness to learn more about improving your money mindset.

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Small Business

Growing pains

STORY BY JULIE LEE



What do you do when your business appears successful but you still feel broke? Here are three steps to take.

Business is booming – amazing sales, returning customers, happy employees – so why are you thinking about moving in with the in-laws? It's a fairly common story: small- to medium-business (SMB) owners look like they're riding high but they're actually strapped for cash.

According to CommBank research, almost 80 per cent of SMBs experienced cash-flow challenges in the past 12 months. "For small businesses, success

often hinges on a delicate balancing act as they constantly juggle various aspects of their operations," says Rebecca Warren, CommBank's executive general manager of small business banking. "It's not surprising that the economic challenges of the past year have resulted in cash-flow impacts for many Australian SMBs."

And it's not just your business that suffers when you have money problems.

"Financial stress can cause significant physical and mental health problems," says Australian Psychological Society president Sara Quinn. "These can include increased heart rate and blood pressure, difficulty sleeping, changes in appetite, headaches, fatigue, difficulty concentrating, irritability and feelings of hopelessness or helplessness." The good news is there are strategies to help – try these expert tips to get started.

“A lot of customers feel like they’re doing well but every time they make money, they buy materials to put back into their business.”

Understand where the money is going

The first step to feeling financially secure is knowing your incomings and outgoings. “A lot of customers feel like they’re doing well but every time they make money, they buy materials to put back into their business – they buy more opportunities to grow,” says CommBank business banking specialist Mathew Buckland. “They’re feeling growing pains as cash flow is strained.”

Cash flow can also be impacted by things like unexpected bills, tax debt or seasonal revenue. This is where forecasting helps. “If you’ve done your planning, you’ll know what the business will look like in six months or if there’s going to be any seasonality,” says Buckland. “That will help you start preparing and putting money away for slow times.”

Know where your money is going



Learn how to manage your cash

You probably got into business as you love what you do, not because you want to manage money. That’s okay – there are people and products to help. “There’s a good cash-flow tool on the CommBank app and you can also get support from an accountant to draw up a cash-flow forecast,” says Buckland.

CommBank’s cash-flow management course, which was developed with the Australian Graduate School of Management at the UNSW Business School, is complimentary for all small businesses, regardless of whether you bank with CommBank or not. The course includes guidance, strategies and tools for managing your finances.

Pay yourself first (yes, really)

Up to 27 per cent of small business owners have dipped into their personal savings or didn’t pay themselves when money got tight over the past 12 months but that’s not a long-term strategy. “You have to keep food on the table,” says Buckland, who suggests speaking to an accountant about how much you should pay yourself. “There’s lots of different strategies people can put in place.”

How can you improve cash flow and take a salary? According to research, 85 per cent of SMBs have one or more strategies, such as reviewing expenses, keeping an emergency cash reserve and finding extra revenue streams. Another option is a business overdraft, which can help with unexpected expenses. “It gives you a facility to keep growing and not at the expense of paying yourself,” says Buckland. “It helps the business carry itself.”

Try setting up a regular “payday” just like any other employee, even if it’s a modest amount to start with. That small habit can go a long way in helping you feel more secure and less like you’re running on empty. ♦

A word on SELF-CARE



“Small business owners may feel a sense of purpose and identity associated with their business but it’s important not to tie your self-worth into how the business is doing,” says Quinn.



Rather than letting your mood rise and fall with the bottom line, try to focus on why your business matters to you. Then channel your energy into tasks that reflect those values and are within your control.



And don’t hesitate to seek professional help if you need it. “Psychologists can provide support and guidance to manage stress levels, cope with anxiety and depression, build self-worth and develop healthy coping mechanisms,” adds Quinn.



Fair Shares



How to invest your first \$1000

Three investors share how they spent their first grand and the lessons they have learnt along the way.

STORY BY BEK DAY

Sarah's building wealth with shares and ETFs, not a mortgage

When Sarah Chalwell got her first job in 2020, she knew she wanted to make her money work hard for her. "I was working full-time and building up savings," says the IT sales consultant from Sydney's Northern Beaches. Despite watching her bank balance grow, a house deposit felt unattainable so she didn't make home ownership her immediate goal. Instead, she opened a CommSec account.

The first \$1000 Sarah invested was split between company shares and exchange-traded funds (ETFs). While the strategy has worked well, substantially

growing her portfolio over the past five years, Sarah is now focused on streamlining her investments with a set-and-forget approach. "I'm rebalancing my portfolio to mostly ETFs as I don't need to think about them as much."

Over time, Sarah's confidence has grown. When she first started investing, she often found herself talking to people who boasted about their trading abilities – and their bravado was intimidating. "I eventually realised everyone is figuring it out along the way, just like me." Now, while she still seeks opinions from people she trusts, "I know I need to do my own research and formulate my own opinions first."

"I'm rebalancing my portfolio to mostly ETFs as I don't need to think about them as much."

Missy chooses ETFs for more financial independence

"I was 41 when I started investing," says Missy Robinson, a mental-health advocate from Labrador, Queensland. She started because she wanted more control over her financial future. "I'd just gone through a massive life transformation – physically, emotionally and financially – and I wanted to feel more empowered with my money."

At the time, investing felt like a bold step. "I started with CommSec Pocket and split my first \$1000 across four different ETFs." It was a good intro but as a more seasoned investor now, she wished she'd chosen two and monitored them for longer. "I'm still in the learning phase but I'm feeling much more confident," she says. "I have experienced some growth but it's not about massive wins for me. It's about making smart, consistent choices that build wealth over time."

"I split my first \$1000 across four different ETFs."

For Missy, being a novice investor hasn't stopped her from researching different industries and learning the opportunities for investors. "I keep up with investing trends by checking out CommSec market news – it's great for understanding what's happening in the markets and staying in the loop." Right now, she's interested in tech-based or non-financial ETFs on the US Nasdaq. "I'm focused now and I know what industries I believe in and where I see growth." She's also learnt that just because a stock is trending, it doesn't mean it's right for her. "I've found spreading myself too thin can dilute returns."





"I invest the same amount each week, no matter what the market is doing."

Mike keeps it simple with dollar-cost averaging

When Mike Day, an audiovisual technician from Tallebudgera in Queensland, started investing, it was all about cryptocurrency. "From there, I got curious about ETFs linked to crypto and firms overseas that were involved in the space." As his interest grew, Mike began exploring other platforms, like CommSec, and gradually shifted his approach. "I've found that dollar-cost averaging works best for me," he says. "It's simple: I invest the same amount each week, no matter what the market is doing. It takes the emotion out of it."

Mike encourages new investors to take time to learn the basics. "There's a bit of a

learning curve but YouTube is full of clear, beginner-friendly videos that explain key terms like market price buying, limit orders and stop losses," he says. "Understanding those helped me feel a lot more confident."

One practical tip from Mike: if you're keen to invest in international stocks, make sure you have approval through your CommSec account. "Otherwise, they won't appear when you search for them," he says. "It's worth looking into early on."

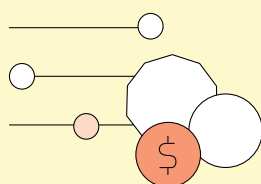
Investing, for Mike, is about learning as he goes. "You don't need to know everything at the start. Get comfortable with the basics and build from there." ♦

"Understand that the markets will rise and fall. Accepting the good with the bad is vital to ensure you are making the most of your investment."

– CHRISTINA PASCAL

Weighing up the pros and cons

Thinking about putting your money into ETFs or index funds? Christina Pascal, senior financial planner at AIA Financial Wellbeing, breaks down what to keep in mind before you start.



Why they're worth considering

- ♦ **Potential for long-term growth:** These funds track the market over time, which can offer strong returns if you're in it for the long haul.
- ♦ **Access when you need it:** Unlike super or term deposits, your funds aren't locked away – most can be accessed within a few business days.
- ♦ **Flexible income options:** You can choose to reinvest your returns to grow your capital or take them as regular income.

What to be aware of

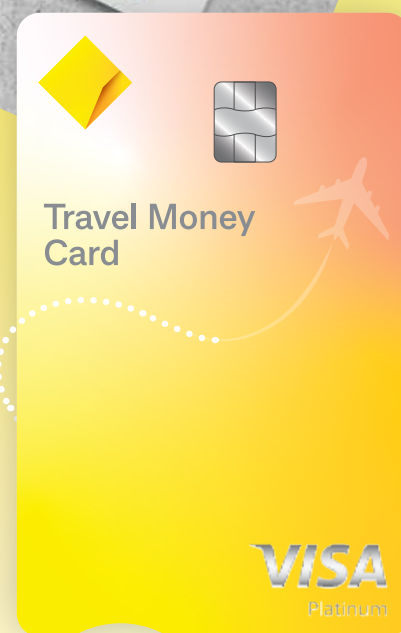
- ♦ **Paying taxes:** There might be tax implications for your investments. Speak to your tax adviser or accountant or visit the ATO website to learn more.
- ♦ **No government guarantee:** Unlike savings accounts, these investments aren't covered by the \$250,000 government protection.
- ♦ **Returns aren't guaranteed:** Markets can fluctuate and there's a chance of dips.

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A photograph of a dog lying on a green sofa. Next to the dog is a knitted blanket in shades of brown, beige, and blue, with two wooden knitting needles resting on it. A ball of light-colored yarn is also visible. The scene is lit with soft, warm light, creating a cozy atmosphere.

Dream

Live your best life

HOUSE PROUD

Stay cosy

From upgrading your home to building new habits, here's how to keep warm this winter.

Bucket List

Health Matters

Make a Change

House Proud

Stay cosy for less this winter





Affordable home upgrades, smart styling and good habits – experts reveal how to boost comfort without cranking up the heating and bills.

STORY BY SUE WHEELER

Maximise insulation

“Well-insulated ceilings, walls and floors help to retain heat and because less energy is needed to maintain a comfortable indoor temperature, it can reduce the cost of heating your home,” says Brendon O’Meara, owner of Binna Burra Construction on the NSW Barrington Coast. “Adding or replacing insulation can make a big difference.” According to Victoria’s Department of Energy, Environment and Climate Action, effective ceiling insulation can save up to 20 per cent on cooling and heating costs.

Identify draughts

Draught-proofing can be one of the cheapest and most effective ways to keep your home warm – and according to the federal Department of Climate Change, Energy, the Environment and Water, it can cut heating bills by up to 25 per cent. Start by sealing gaps around any external doors with adhesive weather strips or door snakes, which are generally low cost and easy to install. Check for leaks around windows, skirting boards and even unused fireplaces – anywhere cold air can sneak in and warm air can escape. Even small adjustments, like adding a heavy curtain over the front door, can make a big difference.

Tip:

Adjust your heating to be between 18 and 20 degrees. For every degree you turn the heater down, you could save five to 10 per cent on heating costs, according to the Department of Climate Change, Energy, the Environment and Water.

Seal off unused spaces

If you're not using a room regularly – such as a spare bedroom, laundry or formal dining area – close the door and focus heating efforts on the spaces you actually live in. It's a small tweak but it can help to trap heat where you want it most and keep your energy use in check. Bonus: it can make your main living zones feel warmer, faster.

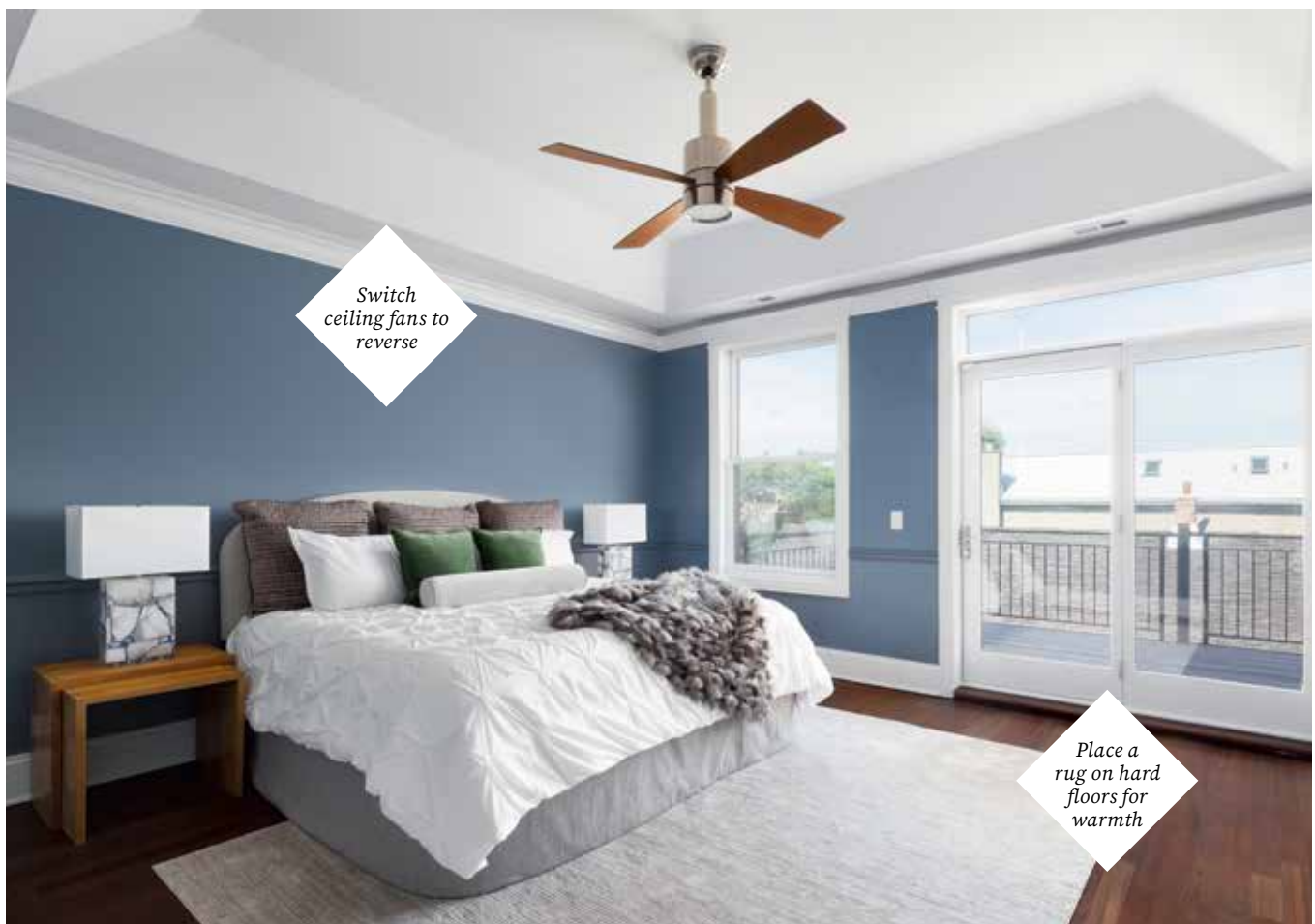
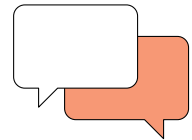
Don't forget the fan

"Switching on a ceiling fan in winter may sound counterintuitive but using the 'reverse' option helps keep your home warm," says O'Meara. "As warm air rises, the fan circulates it back down to the floor."

Try this:

Encourage small shifts

If the heater's always on full blast or lights tend to be left on around the house, it could be worth resetting the routine. "People are more likely to change their habits when they understand the reason behind the shift," says Lisa Hodgson, creator of The Intentional Home Program. Framing it around something positive – like trimming energy bills to help fund a holiday – can help it feel like a win. And it doesn't mean going without: what's most important is that you feel comfortable in your home.



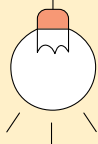


Layer
textures
to create
cosiness

Add a
throw to make
your home feel
comfier

Tip:

Replace traditional incandescent bulbs around your home with energy-efficient LED lights. They can last five to 10 times longer and use about a quarter of the power.



Have happy feet

Cold floors can take the cosy out of winter. “Placing a plush, textured rug on timber, tiled or concrete floors instantly adds warmth underfoot,” says Gould. “It’s a good solution if you’re renting and, on a more practical front, it can cover gaps and prevent cold draughts.” Even better: rugs help absorb sound and make your space feel instantly more styled and snug. Look for wool blends or shag styles for that extra “ahh” factor when you step out of bed in the morning.

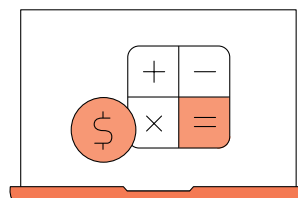
Consider colour

If you’re redecorating or making small upgrades with new bed linen or cushions, warm colours will make all the difference to the cosiness of a room. “Visually, warm colours ‘come in close’ so to make a large bedroom feel restful and snug, choose warmer shades,” says interior stylist Fiona Gould. Think rose pink, scarlet and terracotta, plus shades of brown and beige. To warm up your bathroom in winter, try new, fluffy towels in rich, earthy colours.

Go softly

Be inspired by the Danish concept of hygge and bring a quality of comfort, cosiness and wellbeing into your interiors. “Designers and stylists create interest and warmth by layering different textures,” says Gould. “In winter, you can add soft textures to make your home feel comfier and to keep you physically warm, too. Add throws to beds and sofas, swap cushions for fluffier and more textured designs and for extra layers, add sheepskins and rugs.” ♦

The Home Energy Assessment Tool is a simple online calculator that estimates your home’s energy performance plus helps you explore energy upgrades, estimated costs and savings. Information in the calculator is provided by Home Efficiency Australia using publicly sourced data and trusted data providers. Search CommBank Home Energy Upgrades to find out more.



Bucket List

The long haul

STORY BY BEK DAY

Packing a bag and jetting off to a far-flung destination is an Aussie rite of passage. And while exploring abroad for long periods can be hard on the wallet, there are tricks to keeping costs low.

Australia is a nation of backpackers, gap-year takers and world travellers. And – perhaps due to our relative isolation – Australians often like to travel for longer stints. A 2023 survey from Europ Assistance found that Aussies are travelling longer and spending more on their summer holidays than their northern-hemisphere counterparts. But being an avid traveller can put significant pressure on your bank account (all those flights add up). Here, two travel content creators who spend their lives on the road share their hard-won hacks for stretching budgets and itineraries further.



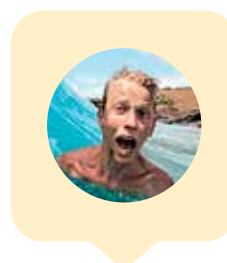


Latin America

“I always say: I’d prefer to spend time to save money than spend money to save time,” says Jorden Tually (@jordentually), a travel influencer who shares his global adventures with more than four million followers on Instagram and TikTok. “In Central and South America, this is particularly true. Instead of taking the one-hour flight, I take the 14-hour bus, because flights in this region are strangely expensive. An hour on the plane could set you back \$500.”

When flying is a must, Jorden – who calls NSW home when he’s not abroad – stays flexible to bring down costs. “I travel outside of peak times and instead of having a specific day I need to fly on, I pick a week and find the best flights in that range.”

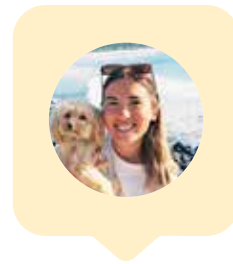
Another way Jorden stretches his holiday time in Latin America is by plotting his travels based on countries that border one another. “Flights from Australia to Central and South America are a big undertaking and can be almost half of your initial outlay in costs so this approach means you get a much better return on your investment.” Most recently, Jorden travelled through Guatemala, down into El Salvador and across Nicaragua. From there, he was able to get to Costa Rica and Panama. “I saw a lot without ever paying for a single flight.”



JORDEN TUALLY

“I travel outside of peak times and instead of having a specific day I need to fly on, I pick a week and find the best flights in that range.”

And while many tourists have had dodgy experiences with food sold on the side of the road, Jorden believes Latin American street food is not only the portal to the region’s soul but offers the best bang for your buck out there. “Eat local, always,” he says. “If you can handle street food, you’re going to experience a world of flavour and eat cheaply every day.”



ASHLEY SWALLOW

“You wouldn’t eat three meals out a day normally so treat travelling like being at home and your money will go further.”



Canada

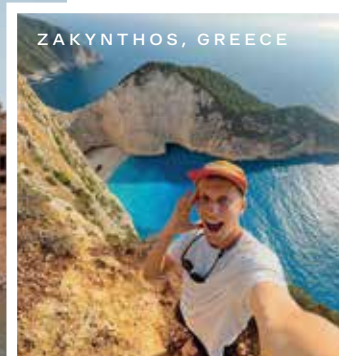
“When I first started travelling, I had \$5000 to my name and I wanted to travel non-stop for at least nine months,” says Jorden. “I travelled through Hawaii and then to Canada and I worked at a summer camp in Ontario called Muskoka Woods. I loved it so much that I ended up working there for three summers.”

While working at the summer camp, all of Jorden’s food and accommodation costs were covered and he was paid about \$100 per week. “It wasn’t much but it was enough to keep me exploring the country for two months without spending any savings,” he says. “But the best thing was that I met so many locals and other people from all over the world.”

Jorden says that while travelling on a shoestring in Canada – which has an economy comparable to Australia’s – can be challenging, there are ways to get more for your money. “I travelled by Greyhound bus the entire time I was in Canada,” he says. On one of his longer legs, he went from Vancouver all the way to Banff [approximately 12 hours by bus] for about AU\$50.

Food-wise, unless you’re taking advantage of \$1.59 doughnuts at the country’s much-loved Tim Hortons coffee shops, Jorden says supermarket shopping is best. “If you’re willing to forgo some luxury when it comes to your daily diet, you can survive on a relatively low daily budget,” he says. “Do a big supermarket shop if you’re in the same place for more than a few days and pack sandwiches and snacks for long days exploring. That way, when you want to splurge on a nice meal, you can.”





MALLORCA, SPAIN



Europe

When searching for good value in Europe, Ashley Swallow (@ashleyswallow), an Adelaide-based travel content creator and photographer, usually goes east. “It’s so much cheaper, especially the Balkans – but I’ve also been able to stretch European trips out for longer in Greece and Croatia,” she says. “If you’re willing to housesit or try something like Workaway [where you work or volunteer in exchange for accommodation], you can often afford to stay longer.”

Before she lands anywhere, Ashley looks up the average cost of public transport, food and activities before deciding on her itinerary – being smart here can really make your money go further. For example, it’s often cheaper to hire a boat in Albania than it is in Mallorca. “You still get the experience, just in a different location.”

When it comes to budgeting for food, Ashley sticks with a more conservative approach to restaurants. “You wouldn’t eat three meals out a day normally so treat travelling like being at home and your money will go further.” Another ground rule is to avoid eating in the main tourist areas. Instead, Ashley gets local recommendations. “I always think that if someone was visiting my home town, they would have a much better time with my tips than visiting the tourist traps. The same is true for me when I travel – talking to locals opens up your world.”

Practically speaking, making sure you select the local currency at the ATM or card reader makes a big difference. “I use a card with no fees for transactions or withdrawals and I keep an eye on the exchange rates – if I know I’m going somewhere, I transfer money well beforehand so I get more money from my money.” ♦

Plan your long-haul like a pro



Take advantage of the Price Prediction tool in Travel Booking via the CommBank app. It uses AI to analyse billions of data points to recommend whether you should book flights now for a great price.



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Research ahead and check all necessary visas. Emergency applications can be costly and admin-based delays mean unplanned expenses and changed plans.



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Other fees and charges apply. Consider the PDS and TMD on our website.

Health Matters

Pursuing peace

As Julie Goodwin has discovered, true success lies in knowing your limits, protecting your health and asking for support when you need it.

STORY BY STEPHANIE NUZZO

When Julie Goodwin won the first season of *MasterChef Australia* in 2009, her life changed overnight. From everyday mum-of-three to household name, she embraced her new role as a celebrity cook, publishing cookbooks, hosting TV and radio shows and saying yes to everything. But behind the scenes, she was burning out. “I let things get so bad that I was taken out of my life by a complete and utter breakdown,” she says. Now, after years of healing and learning to prioritise her wellbeing, Julie’s definition of success – and her relationship with herself – has transformed. She shares her hard-earned wisdom on boundaries, busyness and better health.

Winner’s mindset

“Back when *MasterChef* first happened, I was very much in the mindset of needing to win,” says Julie. “My definition of success has evolved from having to take home the prize to something broader. There are a lot of different ways to look at what a successful or happy life is.”

For Julie, being busy once meant feeling secure and valued. But after years of work with a psychologist, she realised her people-pleasing instincts – the urge to do whatever she’s asked – weren’t serving her. “Busyness doesn’t equate to success,” she says. “In fact, it can be the opposite. If you feel like you’ve always got too much on, question whether you’re being as effective as you possibly can be.”

“My definition of success has evolved from having to take home the prize to something broader.”



Lifelong process

Part of Julie's journey has included accepting that healing is an ongoing process. "We want everything sorted out like a movie," she says, "but mental health is not a road trip that goes from A to B and then finishes."

Maintaining her wellbeing may be an undertaking that comes with no end date but it's vital work, she explains. "I have been to the very bottom of the well, and I won't go there again." There may be tough times but Julie now trusts that when she asks for help, "other people will step up". These days, she measures her success based on a response to this simple question: are you doing okay? "Not every day is a yes," she says. "But most days, it is." ♦

Constant pressure

Beneath career-based anxieties, you'll often find financial concerns bubbling away. For Julie, it was one of the drivers pushing her to say yes to every opportunity. "Financial stress is a huge burden on people and it was part of my breakdown," she says. "I was running a business that was doing well but I wasn't."

An honest conversation with her therapist finally helped Julie see the truth. "I told her, 'I can't afford to close the business. I have no choice.' And she said, 'How much is a funeral? You have a choice. But some choices are really hard.'" Soon after, she gave up her business in a move she describes as "a heartache" but was something that simply needed to happen. "You're no good to anybody in hospital," she says.

Finding clarity

These days, Julie takes a stricter approach to the work opportunities that come her way. "Jobs have to bring me joy, give me a sense of purpose or they have to pay the bills." If a project ticks one box alone, it's passable. Two or three boxes are better. And if something comes Julie's way that doesn't fulfil any of her requirements? That's an easy decision.

"I'm allowed to say no, even if there's nothing else on that day – which was a big thing for me before. It's important because without those parameters you fill your calendar with stuff that doesn't mean anything to you." In short, Julie has drawn a clear line – choosing the work that serves her and letting go of what doesn't.

Julie Goodwin's memoir, *Your Time Starts Now*, is available now. You can follow her on Instagram at @juliegoodwin.

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Make a Change

Reaching forward

STORY BY STEPHANIE NUZZO + PHOTOGRAPHY BY NIGEL LOUGH



Afghanistan

Australia

When Nooria Noorzai moved to Australia from Afghanistan, she sought safety. What she found was community, support and the confidence to think big.

Nooria Noorzai still remembers that feeling of leaving everything behind. “Being separated from your family, from your home – it’s like ripping your heart in half,” she says. Although she was raised in a loving household in Afghanistan, war raged outside her front door and the future – especially for women – was uncertain.

In 2009, Nooria made the decision to start over in Australia. “I came here searching for safety.” What began as a move for survival has grown into a life filled with possibility for Nooria and her three daughters, Shabnam, 15, Mariam, 13, and Zainab, 11.

Support systems

While Nooria quickly found safety in Australia, support took a little longer. Raising three children on her own was logistically demanding and emotionally exhausting. “I took on the responsibility of both parents in raising my daughters – while also studying and working. That was hard without family around.”

That shifted five years ago, when she connected with Afghan Women on the Move (AWOTM), a Western Sydney-based organisation that offers migrant and refugee women access to education, employment pathways and community. It was a turning point for Nooria. “When I struggle, those in the organisation help me through.”

AWOTM’s founder and CEO, Maryam Zahid, understands that feeling all too well. Like Nooria, she fled Afghanistan

for a better life – and has made it her mission to help others. “Women like Nooria and I are lucky to have found a safe country like Australia,” she says. “Here, we don’t walk around fearing violence just because we’re women. But the isolation is real. That’s why support systems like AWOTM matter so much.”

(Opposite) Nooria Noorzai; (above) Nooria with Maryam Zahid.



(Above) Nooria in her St Marys studio and (above right) with her daughters (from left), Marium, Shabnam and Zainab.



“I wanted more flexibility to be around for my girls.”

New designs

Although Nooria had begun working in the disability sector as a carer and was studying to get certified, she started thinking about creating a business of her own. “I wanted more flexibility to be around for my girls.” But she didn’t know where to begin.

That changed after a conversation with Maryam. With encouragement, Nooria landed on an idea that felt right: a clothing alterations business. AWOTM was able to provide Nooria with essential tools – a sewing machine, workspace and foundational skills in finance and digital literacy. It was a small set-up but a powerful step.

She was also able to attend a series of CommBank financial wellbeing sessions at AWOTM as part of the bank’s ongoing support to newly arrived refugee and migrant customers. Taught in her own language, the classes gave Nooria a deeper understanding of personal finances and a confidence boost in managing her own money.

Future vision

What began as a simple act of volunteering has turned into something bigger for Nooria. She first walked into AWOTM hoping to lend a hand – now she’s running an alterations business from her garage and is preparing to take her business online.

What’s helped her get here hasn’t just been tools and funding but knowledge. Following on from those financial wellbeing classes, Nooria joined other classes at AWOTM too, including business basics sessions and digital upskilling – all delivered in-language. These lessons gave her the foundation she needed to understand her business numbers and plan ahead.

This guidance has helped her remain committed to her ambition, as has her faith. “As a Muslim woman, my faith has been a source of strength in every challenge I have faced.”

Nooria’s sights are now set on the future: building her customer base, opening a shop one day and supporting her daughters. And when the time comes, she hopes to give back to the community that lifted her up. ♦



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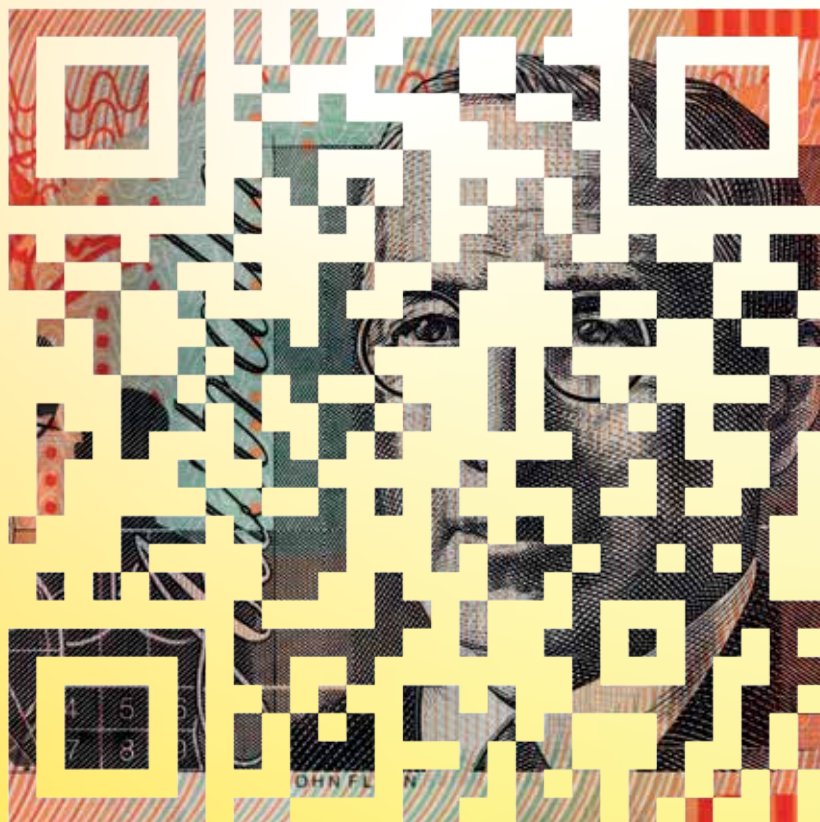
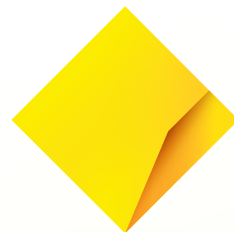


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For Tim Ross, comedian and author of *What a Ripper!*, a spendthrift moment became a very generous gift.



“I’ve always been a mad collector and I once bought a nice 1960s Ericsson phone at a garage sale for a fiver. It was one of those fancy bedroom phones from when I was a kid with the dial on the base. I used it for years but it had a clunky ring that used to frighten house guests. After the demise of the landline, it had a long spell on display before I gifted it to a friend. Today they go for up to \$350 so perhaps that wasn’t a good call!” ♦



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Garry & Donna Kopp,
Towonga Merinos, Parkes, NSW.



The image shows two men, Garry and Donna Kopp, standing in a woolshed. They are both smiling and looking towards the camera. Garry, on the left, is wearing a light blue and white checkered shirt and white trousers. Donna, on the right, is wearing a light blue long-sleeved shirt and khaki shorts. They are standing next to a large pile of white wool on a wooden table. In the background, there is a wooden wall with a sign that says 'TOWONGA' and a sheep logo. The entire image is framed by a yellow border with a diagonal split.

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