

# the Brighter

*side of banking*

## Nedd Brockmann

The runner knows a thing or two about hitting goals



Tips for  
keeping kids  
safe online



How a solar  
battery can help  
save you money

5 ways to  
reset your  
finances

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Can

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**“As we grew, locals gave us money – \$300 here, \$1000 there – to help keep the lights on. What began as a leap of faith has now become The Pantry WA.”**

– BEV WOOLHOUSE, CEO OF THE PANTRY WA

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# DAIKIN



# Welcome

This issue is all about thinking outside the box. Take the small business owners we meet (page 32) who have turned their niche passions into thriving ventures, from pressing vinyl records in a digital age to transforming a love of dance and culture into a respected education platform. When you're looking for hard-to-find customers (spoiler alert: they found plenty), you have to ignore doubts and really back yourself.

We also catch up with Nedd Brockmann (page 14), fresh from the CommBank Tour, who reminds us what perseverance really looks like. From his early days on the farm to his epic run across Australia to raise funds for homelessness, Nedd swears the real reward isn't the finish line – it's everything you learn along the way.

It's a comforting reminder for those of us who already feel like they're starting the new year on the back foot after a summer filled with making great memories (and setting the budget aside). I'm listening to our experts, who insist that a reset doesn't have to be dramatic. They say taking small, manageable steps will get the job done more efficiently than lofty goals that are easy to ditch. Finding a mate to help you stick with it also helps.

And if you're kicking off uni or your first job this year, flip the mag over for *Brighter*'s Adulting special, packed with tips to help you feel more confident with managing money and juggling everyday pressures while living your best life.



**Brooke Le Poer Trench**  
Content Director

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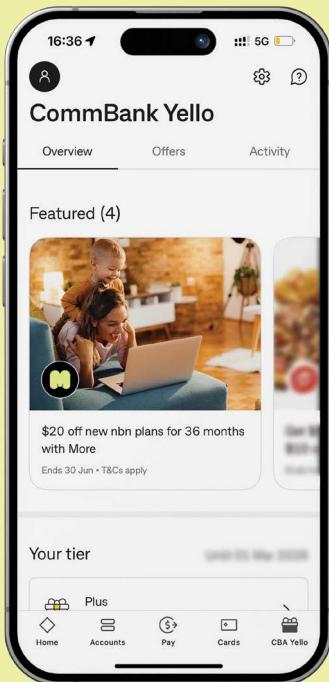


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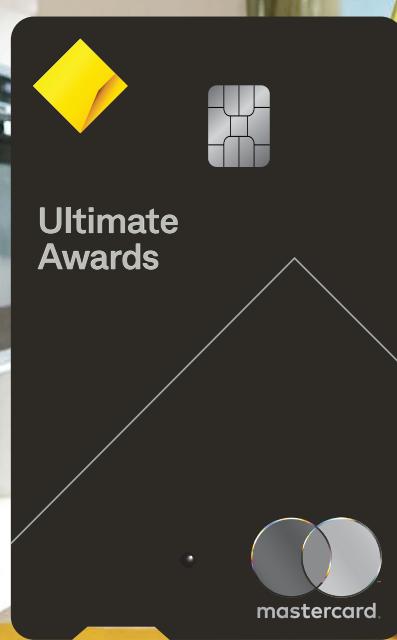
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# KNOW

*Money matters*

PHOTO ESSAY

## A helping hand

Anita Moore shares how a CommBank Community Grant is helping her keep beachgoers safe and informed.



Photo Essay

# A helping hand



STORY BY DILVIN YASA

What difference can \$20,000 make? Four recipients of the 2025 Community Grants program share their aspirations.

With the current cost of living, charities across Australia supporting a range of causes – from cancer support to homelessness shelters and First Nations services – are working harder than ever to create a brighter future for those in need.

But they're not doing it alone. With the help of the CommBank Staff Foundation's Community Grants program – funded by staff donations and matched by CommBank – 180 community organisations have each been awarded a \$20,000 grant to help them improve the wellbeing of Australians across all facets of their lives. Here, four recent grant recipients share their stories.



**“In a club like ours there’s a sense of belonging that’s hard to walk away from.”**

Anita Moore is the community education manager for Alexandra Headland Surf Life Saving Club, a 101-year-old organisation on Queensland’s Sunshine Coast anchored in family and friendship.

“When we say Alexandra Headland Surf Life Saving Club is family orientated, we’re not overstating things. The club was founded in 1924 by men from nearby Woombye and today, some of their great-great-grandkids are members of the club and active in getting the community together, just like their forebears did.

I’ve heard it said that we’re one of the strongest clubs in the life-saving movement – probably because some of our former nippers have gone on to do great things. Kristy Munroe, Aly Buck, Lani Pallister, Callum Simpson and brothers Nathan and Braedan Jason have represented Australia on the global stage in a range of events. While I’m proud of our former members, watching kids reach goals – whether that’s doing a bronze or finding a new social group – gives me the most joy.

In a club like ours there’s a camaraderie – a sense of belonging that’s hard to walk away from. Obviously we take the work we do very seriously – I teach school kids about surf awareness as well as survival skills and advanced resuscitation and every Sunday we have about 700 nippers on the beach – but the social aspect is hard to ignore. Parents bring their kids to do nippers and when they get older and want to do other things, the parents stay because they’ve made such great friends.

I was screaming when I found out we were awarded the Community Grant. Honestly, it couldn’t have come at a better time. We desperately need an inflatable rescue boat for our water-safety events. Getting one will make all the difference to our community; we plan to use it for search and rescues and assisting with our general training. Not only that, it ensures we’ll continue to have great people working together to keep our club as wonderful as it is.”

Natasha Williams is the CEO of Golden City Support Services, which provides disability services from Bendigo to Echuca and New Gisborne in Victoria.

“Golden City Support Services has been helping people with disabilities around central regional Victoria for almost 50 years. From supported living and respite care to group programs like choir and arts activities, we do things *with* people, not for them. Whether it’s joining someone on a shopping trip or supporting them to try something new, we provide assistance that encourages independence.

One of our programs I’m especially proud of is CreateA, which offers people with disabilities the opportunity to engage in contemporary arts practice and share their work with the wider community. This year, inspired by a news story about local street culture, our drama group has created a production titled *Burnout Ballet*, which will be performed in December at The Engine Room in Bendigo.

While the NDIS provides fantastic support in many areas, it doesn’t cover creative programs. That’s why we’re thrilled to receive funding from the CommBank Staff Foundation, which will help cover essential elements, such as costumes, props and our experienced creative director. It means our participants can continue to take part in meaningful arts activities, building self-esteem and social connections along the way.

For us, it’s about more than a performance. It’s about giving our participants a stage to express themselves on and the chance to be contributors to their community. We’re deeply grateful to CommBank for supporting the arts in central regional Victoria and for investing in the potential of the people we support.”

**“We do things *with* people, not for them.”**



“For charities like ours,  
the landscape is tougher  
than ever.”



Gemma Clendining is the fundraising impact coordinator for The Girls & Boys Brigade, a Sydney-based charity that supports children, youth and families in need by providing educational and recreational opportunities.

“The Girls & Boys Brigade tends to fall under the radar but we’ve been around supporting disadvantaged children, youth and families in inner Sydney since 1882. We have three main pillars. Our Children’s Program provides after-school care in collaboration with the City of Sydney council, holiday care and weekend camps. Our Youth Program provides the same care, as well as outreach and case work for older kids, and the Family Support Program is designed to provide assistance for entire family units and meet the various challenges parents might be facing at the moment, whether it’s soft counselling options or referrals to external services. Our programs are designed to give low-income families the same opportunities as everyone else.

For charities like ours, the landscape is tougher than ever. We’re not government-funded so we rely mostly on donations from individuals and corporate partners, grants – like this one – and events run by our small fundraising team. What we’ve noticed, however, is that the cost of living is hitting every demographic, making what we do that much more difficult. We currently have more than 300 parents, children and youth relying on us, including an increase in neurodiverse children who require more one-on-one support.

The Community Grant is a huge chunk of funding for us and we couldn’t be more thrilled to be able to spend it on our weekend youth camps. So many of our children and youth don’t have the opportunity to go on holidays so this is a great way for city kids to either go up to the coast or to regional NSW to have fun, spend time with peers, learn practical life skills and work on building self development. We’ll be spending it on resources, activity costs, food and supporting staff wages to ensure they have the time of their lives. Every family deserves that carefree feeling every now and then.”



*A Girls & Boys Brigade group visits the Blue Mountains.*

Bev Woolhouse is the CEO of The Pantry WA, a not-for-profit in Perth's Wangara dedicated to providing food to those in need.

"I was volunteering at a food charity run by a local church group that was closed down. I couldn't turn my back on the 60,000 people depending on them for food so I decided to see what I could do. I asked a friend to open a café on the site I rented to help me afford the space. Then, as we grew, locals gave us money - \$300 here, \$1000 there - to help keep the lights on. What began as a leap of faith has now become The Pantry WA.

We provide food hampers to those doing it tough and we do it in a way that allows everyday Aussies to maintain their dignity. Having sourced the food - predominantly from organisations like OzHarvest and SecondBite as well as through donations from church groups - we package everything neatly and then people drive up to our garage to have them placed in the boot. Just like they would at a supermarket. We ask for a \$10 contribution to go towards our rent

but if someone is really stretched and can't afford it, that's fine, too.

As the cost of living increases, the number of people asking for help is continuing to grow. We're now receiving more calls and emails than ever before and people are desperate. Unfortunately, we're just not able to source enough food to feed the community and we now have a waitlist of more than 150 people. It's as disheartening for them as it is for us.

There was a period not too long ago where I was asking myself how much longer I can keep going financially. I'd ordered a new refrigerated truck - essential for picking up food - two years ago, not knowing how I was going to be able to afford it. Everything felt like a big act of faith. When I found out about receiving the grant, I burst into tears of relief. Now I have the money to pay for the truck outright and all of the on-road costs, as well. With Christmas coming, it will also allow us to include a few treats in the 600 hampers we'll be giving out. The list is long but hope is in sight and I'm just so very grateful." ♦

**"The list is long but hope is in sight."**



Wise Words

# In it for the long run

INTERVIEW BY BROOKE LE POER TRENCH  
PHOTOGRAPHY BY DAMIAN BENNETT  
STYLING CAROL SAE-YANG  
GROOMING DESIREE WISE

Runner Nedd Brockmann, who ran across Australia in 46 days in 2022, is known for his grit and big heart. Fresh from joining the CommBank Tour, he shares what he's learnt about chasing goals in business and life.

**Running is one of the most accessible sports out there. Was that part of the appeal for you?** I started running to lose weight but what kept me going was how it made me feel. I've never run because I loved it. For me, the enjoyment is in doing the hard thing, not avoiding it.

**You've achieved some massive goals. How do you decide where to put your efforts?** I haven't always been good at it but I've learnt that time is finite. You can't do everything – you have to commit to a few things and go all in. Goals are great but don't rely on them to make you happy. The joy is in the doing, not the finishing line.

**You're raising millions of dollars for homelessness prevention. Why does giving back matter?** When I started running I saw people on the street and thought, "That's not fair." That's how it began. Everyone deserves access to a shower, a meal, a safe place to sleep. I've been lucky to have support but not everyone does.

**You've gone from sparky to founder of Nedd's Milk. What's surprised you most as a business owner?** People think running a business means freedom and it can be but you lose the clock-on, clock-off life. You're in it all the time. What I've learnt is to make money so you can have freedom, not so you can make even more of it.

**You grew up on a farm in Forbes in New South Wales. How did regional life shape who you are?** It taught me how to work really, really hard. My dad's got a cattle farm and a feedlot and one thing I learnt from watching him was how to just get on with it – early mornings, long days, there's no excuses. That and you have to decide for yourself when enough is enough.

**You're known for pushing yourself. How do you handle stress?** I think stress is a privilege if it's to do with something you've chosen. Through running, I've learnt to control what I can control. You can sit there worrying but the sun's still going to rise tomorrow so you might as well get on with it.

**What does a good day look like when you're not running or working?** Laughing with my mates, cooking a meal, reading a book. That's when I'm most present. I've learnt that the simple things are the good things.

*The CommBank Tour is travelling to towns across Australia. Search CommBank Tour to learn more. ♦*



*Stay Safe*

# Help scam-proof your teen's tech life

STORY BY SARAH MARINOS

From too-good-to-be-true giveaways to “buying” bank accounts, scammers have many ways to target young people. Here’s how to help your teen navigate the risks.



They might be digital naturals – streaming, scrolling and swiping without a second thought – but that doesn’t mean teens are immune to online scams. “There’s a misconception that if you’ve used technology all your life, you’ll be less likely to be scammed,” says Susan McLean, founder of Cyber Safety Solutions. “That’s not the case. Anyone can be scammed because offenders are good at picking targets.”

The numbers back her up. In 2023, research from RMIT University revealed a rise in scammers targeting gen Z and millennials, with dodgy job offers and fake crypto investments topping the list.

## Digital confidence

"Younger Australians are often more exposed to scams precisely because of how they engage online, whether it's through social media, gaming, online shopping or dating apps," says associate professor Shumi Akhtar, financial and cybercrime expert at The University of Sydney. "Their digital confidence can lead them to trust online interactions too quickly or to overlook warning signs. And scammers are skilled at tailoring their tactics to the vulnerabilities and habits of younger users."

## Marketplace fakes

From sold-out gigs to second-hand bargains, scammers know exactly where to strike. Fake ticket sales are a big one – Coldplay and Taylor Swift fans lost hundreds of thousands of dollars last year after succumbing to ticketing scams.

And it's not just music lovers in the firing line. "Young people moving out of home can be scammed by people selling cheap household goods," says McLean. "They say they're clearing out their parents' home or moving overseas so they need to sell quickly. People transfer the money but the goods don't exist."

## Employment trap

Looking for your first paid gig can come with its own risks for teens. As Akhtar explains, job scams are becoming increasingly common. "Fraudsters advertise flexible work-from-home roles or side hustles that turn out to be fake but require an upfront fee or personal details that can be used for identity theft." Help your teen dig a little before applying for anything and always be wary of offers that sound too good to be true.

## Money mules

There's growing concern about young Australians becoming "money mules". "They're approached through social media or at events like O-Week to open a bank account on behalf of a criminal group," says McLean. Traditionally, scammers require payment by crypto or gift cards but these accounts allow them to syphon money from scams instead. "The person who opens the account has nothing to do with it but gets paid \$400 or \$500 a week. It's money laundering and they could be prosecuted." It may sound like easy cash but the fallout can be anything but – a reminder that if something feels off, it probably is. ◆

## Tip



Stay across scam trends on the ScamWatch website and chat about them with your teen. If something happens, remind them they can always tell you – and you'll be there to help.



## What to do

⊕ If you're approached online by someone who says they have control of your computer, log out and don't engage. Block the other person from any future contact and make a report to ScamWatch. If you're a victim of crime, report it to the police.

⊕ Contact your bank and report the incident to try to stop or reverse suspicious transactions. Reach out to IDCARE if personal identification documents or sensitive details have been compromised.

⊕ "Change passwords on email, banking and social media accounts and enable multi-factor authentication wherever possible," says Shumi Akhtar. "Monitoring financial accounts and credit reports for unusual activity is also essential."

## Watch out

Here are some common signs to look for:

► **Urgency, pressure and emotional manipulation:** Messages demanding quick action or threatening consequences, which play on fear, urgency or sympathy to get a reaction.

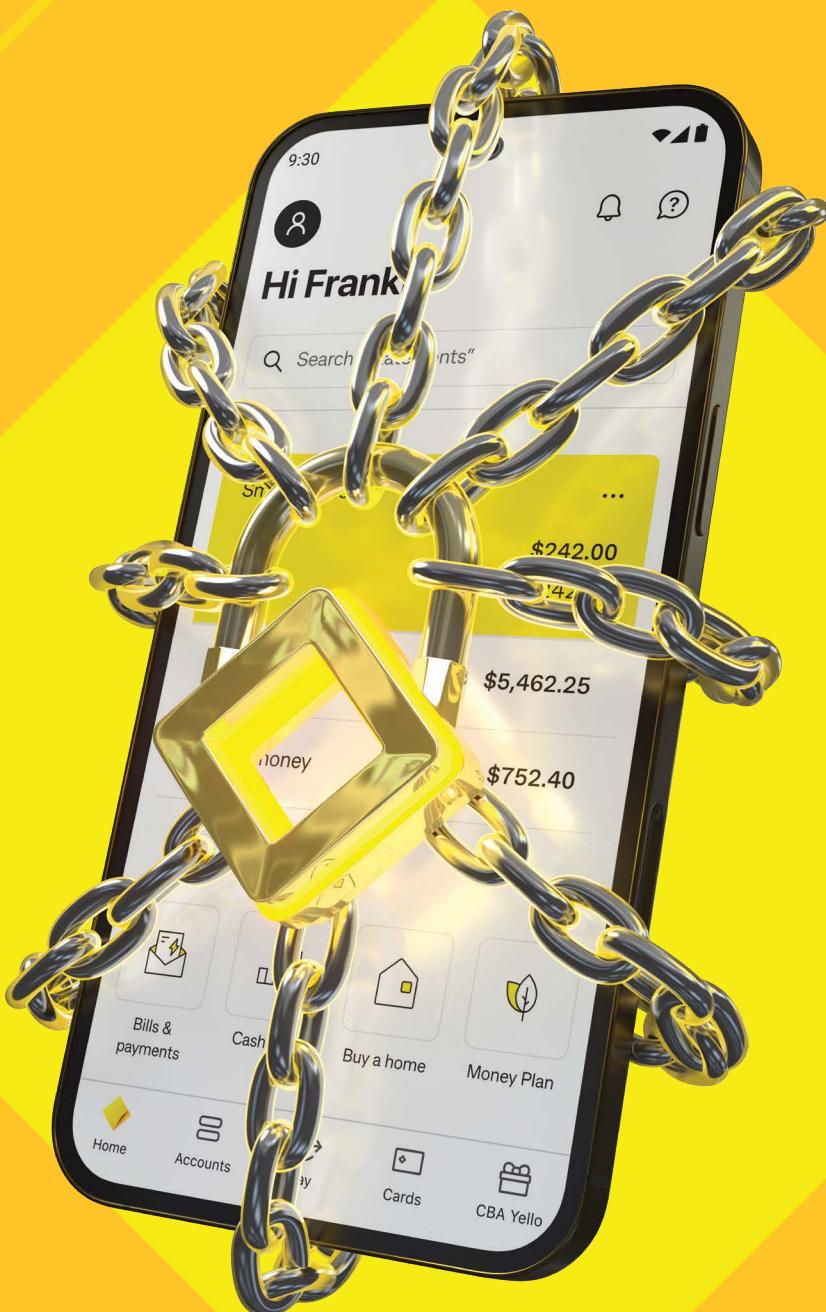
► **Unexpected contact:** Unsolicited emails, calls or texts claiming to be from trusted sources.

► **Suspicious attachments or links:** URLs or files that look slightly off or unfamiliar.

► **Requests for money or personal info:** Asking for passwords, PINs or payments via unusual methods.

# Safety obsessed. No doubt.

CommBank  Safe



# Save

*Get ahead*

PERSPECTIVE

## Action-oriented

Filmmaker John Polson talks work pressures and the return of Tropfest, the short-film festival he founded.

Back to School

# Teach your kids about money

STORY BY GEMMA KACZEREPA



Reset your kids' budget after the holidays and boost their financial literacy with these expert tips.

Between gifts, activities and family trips, the summer holidays can be costly. But the new year is the perfect time to regroup with a back-to-school budget. Whether your kids are younger or well into teenagehood, it's a great opportunity to teach them budgeting skills and build a foundation for lifelong financial confidence.

## Start fresh

With holiday spending behind you, show your kids how to review their finances. Work together to map out their expenses – hobbies, subscriptions, after-school treats with friends – then help them collate everything into a simple budget.

Darlene Neu, financial wellbeing consultant and co-founder of The Money Collective, says this is an ideal moment to model your own approach to managing money. Share your budgeting process or some real examples of spending and saving. “Showing kids what you do with money helps them understand where it goes and how to plan.”

## Establish realistic goals

Guiding kids through a budget works best when they have clear, doable goals that motivate them to manage and appreciate money. Neu recommends sitting down with them to establish a goal and a suitable timeline – one that's long enough to encourage regular saving but short enough that it's achievable. And while you might choose to chip in a little towards the end, avoid over-contributing – this takes away from their learning experience. “The act of saving and achieving builds self-esteem,” she says.

When your child accomplishes their goal, Neu suggests you celebrate it in a way that reflects what they value – like a dinner out or a trip to the movies. “This helps kids feel proud of themselves and reinforces the positive habits they’re learning.”

## Talk about it

If money isn't already a regular topic at home, now's a great time to start the conversation. Just like chatting about the school day, you can bring money into the mix at the dinner table. The more it becomes part of regular discussions, the less daunting it feels – and it shows your kids that budgeting can actually be empowering, rather than something stressful or emotional.

"The best thing we can do is be honest about how we manage a budget, how much we earn, how much things cost at the supermarket," says Neu. "The more real we can be, without being scary or overly emotional, the better. But don't make it boring or clinical. Have a warm, open conversation about the ups and downs of money."



**"The best thing we can do is be honest about how we manage a budget, how much we earn, how much things cost at the supermarket."**

– DARLENE NEU

## Pay with purpose

Pocket money is a simple (and surprisingly powerful) way to help kids learn about budgeting. Whether you give them a set amount each week or they earn it through chores, it's their chance to practise managing their own "income". And according to Neu, the trick is to step back a little – let them have that independence, even if it means making a few mistakes along the way.

"If kids save, they learn the reward of being able to buy something bigger later. If they spend it all, they learn what it means not to have money for something else," says Neu. "Don't top them up – that's how they learn the value of saving. The key is for parents to set boundaries and stick to them." ♦



## Utilise budgeting tools

Financial literacy doesn't have to feel like a lecture. Kit, CommBank's pocket-money app is an all-in-one money hub where kids can:

-  **Set personalised goals** and track their progress along the way.
-  **Manage pocket money** by scheduling tasks and linking the app to their Youthsaver account.
-  **Learn through play** with interactive Money Quests.
-  **Use a prepaid card** with built-in spending limits and merchant blocking.
-  **Access is free** for CommBank Yello customers across all tiers.



### START USING KIT:

1. Download the Kit app from the App Store or Google Play Store.
2. Create a Kit account and add up to five child profiles, each with a prepaid card.
3. Let your kids learn, earn and save.

Kit is issued by Hay Limited AFSL 515459. PDS and TMD are available at the CommBank website. Please consider the PDS before making a decision about Kit.

Insider Guide

# Disaster prep

STORY BY BROOKE LE POER TRENCH

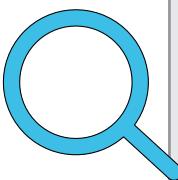
From bushfires to flash floods, summer in Australia can be unpredictable. Here's how a little smart preparation can help protect your home and your bank balance.

Summer in Australia has a way of keeping us on our toes. One week it's sunshine and barbecues, the next could be smoke, storms or flash floods. While we can't control the weather, we can control how prepared we are, which can make all the difference to your safety – and your finances. "Preparation for any potential shock event that can affect financial wellbeing is valuable, and disasters are no different," says Nathan Robertson-Ball, sustainability and risk expert at CommBank. The real cost of disasters often comes later, when repairs, temporary housing and lost income start to add up.



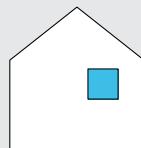
## Know your coverage

Before the mercury rises, take the time to review your insurance. "One of the most common misconceptions is that home insurance covers everything but that's not always the case," says Robertson-Ball. "Flood cover, for instance, isn't always standard – especially in high-risk areas." He recommends reviewing your policy each year and updating your insurer on any changes, particularly after renovations or major purchases. "Check your sum insured to make sure it reflects your current home and contents." And keep digital copies of receipts and valuables to help make future claims easier.



## Ready your property

A few low-cost steps can help protect your home and your wallet. Clean gutters, trim overhanging branches and secure outdoor furniture before the weather turns. If you live in bushfire-prone areas, install metal gutter guards and repair any damaged or missing tiles to reduce the risk of sparks penetrating your home. "Check your local fire safety service for more information," says Robertson-Ball. And to prepare for the heat, Sweltering Cities have created guides and action plans you can put in place to stay safe and comfortable.



## Plan ahead financially

"Building financial resilience is part of building climate resilience," says Robertson-Ball. Reviewing your insurance excess and knowing what disaster-relief support is available are all smart moves. Ben Brazier, executive manager of environmental and social strategy at CommBank, adds: "An emergency buffer can also help you avoid debt if something happens." CommBank has also developed a Disaster Resilience Toolkit to help customers and communities prepare for and respond to natural disasters and climate-related emergencies.



Search CommBank Natural Disaster Support to learn more. ♦



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Perspective

# Action-oriented

INTERVIEW BY STEPHANIE NUZZO  
PHOTOGRAPHY BY NIGEL LOUGH

Filmmaker and founder of Tropfest short-film festival John Polson discusses the power of getting your work in front of an audience – even when the odds are stacked against you.



What did breaking into film look like for you?

My school education finished quite early – I was expelled a few times and by 15, I was out of school entirely. I was pumping petrol and working on boats until a family friend asked me to audition for a play. I didn't even know what an audition was but I got the job. That was the start of a whole new world for me.

I started using the money I made as an actor to make short films on the weekends. They started out very badly but like anything you stick at, they slowly improved. I would send the films off to international festivals and a few weeks later I'd get a rejection letter. I got so many rejections that I started framing the letters until I had an entire wall of them. And then one day I got in – I remember it was the Chicago International Film Festival.

“Limitations can be your best friend if you approach them the right way.”

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## How did you make it work financially in those early days?

I didn't come from a wealthy family so I'd borrow or find things. I had to be scrappy. Short films were very expensive to make before smartphones – they'd cost thousands of dollars, which I barely had.

I once bought a video camera on a friend's credit card, shot a film within a week and returned it for a refund. That's actually how Tropfest started. I had an idea for a mockumentary called *Surry Hills 902 Spring Roll*. A friend of mine worked as a food courier and while he was waiting for the next delivery, he would come and have coffee with me at the Tropicana Caffe and tell me all these wild stories. So I decided to make a film about it.

We screened it at The Tropicana and Tropfest was born. A big part of the spirit of Tropfest is that DIY mindset. Why wait for someone else to tell you you're good? Just go out and make something yourself.

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## What's changed for emerging filmmakers today?

There are pros and cons. The pros are pretty obvious: you can pick up your phone or your computer and make a film in a few hours. But I think back then, there was more of a traditional pathway to follow. If you got into film school then you would probably do well and go on to make a feature. I don't know if it works like that anymore.

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## What advice would you give young filmmakers today?

I'm a firm believer that there are no rules. If you're hungry enough, you'll make it work. One of my favourite quotes is from Steve Martin. He says, "Be so good they can't ignore you." Forget about trying to impress people or trying to get in front of the right contacts: just do the work and it will rise to the top eventually.

And stop trying to make something for the audience. If you like something, there's a pretty good chance other people will. We're all more similar than we think. So if it's a story from the heart and it's something you want to watch, tune out all that other noise. It took me a long time to figure that out.

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## Why is Tropfest still so important for filmmakers?

Because they need an audience. Our deal is simple: you bring the talent and the idea and we'll bring the platform. When you get into Tropfest, you're guaranteed tens of thousands of eyeballs, if not hundreds of thousands. That kind of exposure can kickstart a career – and it has, many times.

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## What makes you proudest about what Tropfest has achieved?

It feels great but I don't take the credit. I just stuck with it when most people might have walked away. The first few years I lost money but I kept going. I'm proud we held on and I'm thrilled to see it back with partners like CommBank and an incredible board. It's been a wild ride. ♦



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## How do you balance creativity with financial pressure?

Limitations can be your best friend if you approach them the right way. You think more money or more time will make something better but creativity is free – it's the only thing in filmmaking and television that's free. So when you think about it like that, there's really no excuse not to start.

### Tune in

CommBank is proudly presenting Tropfest on Sunday 22 February, 2026 at Centennial Park, Sydney, and online via the Tropfest YouTube channel. Visit [tropfest.com](http://tropfest.com) for more information.

Budget Smart

# 5 ways to reset your finances

Harness the energy of a new year and get on top of your finances.

These expert tips will help set you up for long-term success.

STORY BY LAURA CULBERT

1.

New Year's resolutions often revolve around fitness – going to the gym or taking a daily walk. They're worthy goals but what if, this time around, you committed to also becoming financially fit? Think boosting your savings, paying off debt or starting to invest.

The beginning of a new year is the perfect time to hit refresh on your finances, as you can take advantage of a phenomenon known as the "fresh-start effect". Turns out, picking a point in time to commit to making a change (like 1 January) can power up your motivation to see your goals through.

Rest assured, this isn't about creating complicated spreadsheets or giving up all the things. Instead, it's like doing a clean-out of your finances and introducing a new playlist, mindset and money routine. Ready to begin? Here are five things you can do to make a financial fresh start.

## Take stock

Life is busy so it can be hard to find a moment to focus on your finances. But scheduling in time at the start of the year can lay a firm foundation for the months ahead. Ask yourself: am I using the best credit card for me? Am I using all the tools in my banking app (like Money Plan in the CommBank app)?

Money coach Karen Eley also suggests an audit of your cash flow. "Review your contracts, such as phone, internet and energy bills," she says. "This will help you spot money leaks. Cancel unused subscriptions to streaming services and then redirect that money into savings."

If it feels daunting, start by tracking your money for just one week and you'll quickly see where your cash is really going. Even a short "money detox" can reveal surprising spending habits and make your next step more intentional.

2.

## Start small

It's great to have big money goals but the key to achieving them is to start small. Bite-sized goals are quicker and easier to accomplish and will give you the confidence and motivation to keep going. CommBank's Financial Fitness program refers to this habit as "chunking". The idea is that for every goal you have, be it sorting out your super or learning to invest, start with the teeniest step you can take. Instead of promising to save \$20,000, try putting away \$50 a week. "Small wins will compound and reinforce your identity as someone who saves," adds Eley.

To make it more rewarding, try visualising your progress. Use Goal Tracker in the CommBank app and watch your progress dial fill as you hit weekly goals. Behavioural experts say that seeing progress triggers dopamine, giving you a natural motivation boost.



# 3.

## Make it automatic

Sometimes it's best to take ourselves out of the equation, especially if we struggle with spending. "I'm big on automation," says Catherine Belford, director of Joyful Money. "Often, our money is going towards things we don't really pay attention to – especially now that we just tap our card." The idea is to set up different "buckets" (or categories in your bank account).

Another option is to have one account for everyday spending then set up another savings account for goals like travel or a home deposit (you can set these up and personalise the account names via Money Plan in the CommBank app). "You can then go one step further and not think about putting money aside by setting up recurring transfers," says Belford.

You can even level it up by using tools like Smart Savings in the CommBank app which automatically finds potential spare cash each pay cycle by looking at your income, bills, spending and transfers. Micro-automations like this help you set-and-forget while quietly working for you in the background.

### Tip:

Consider refinancing your home loan. By switching to a lower rate or a more flexible loan, you might free up extra cash each month – money you can then put toward easing financial pressures or boosting your savings goals. This simple change can create more breathing room in your household budget and set you up for a stronger year.

# 4.

## Find your money moments

If you want a new money behaviour to stick, start by building it into the rhythm of your day. Think of it as creating small money moments – short bursts of learning or action that take just a few minutes but keep your goals top of mind. Building financial habits doesn't have to mean big time commitments. Even a few minutes of focus each day can shift your mindset.

Try adding microlearning to your day: a quick check of your budget while you wait for the kettle to boil or reading a one-minute tip in your banking app before bed. Follow a finance creator, listen to a short podcast on your commute or set a weekly reminder to review spending categories.

These moments create familiarity and over time they train your brain to see money as something you can manage easily.

**"Automation works because you don't have to think about putting money aside."**

— CATHERINE BELFORD

# 5.

## Build your money community

Money goals are easier when you don't go it alone. Whether it's friends, family or colleagues, having people around you who are also trying to improve their finances can make a huge difference. "You can share with a friend or family member or work colleague and then keep them updated on how you're progressing," says Eley.

But this isn't just about accountability... it's about connection. Surround yourself with people who talk about money in positive, practical ways. Start a group chat where you swap savings hacks, compare deals or celebrate small wins. You could even create a monthly money meet-up, where everyone checks in on their goals over coffee or brunch.

If you're competitive, turn it into a game – who can find the best discount, build their emergency fund fastest or finally switch their super? It's not about comparing dollar amounts but a little friendly rivalry can make a big difference.

You can find inspiration online, too. Follow money creators who align with your values and make you feel empowered, not judged. The more you normalise these conversations, the more confident you'll become in making decisions that work for you. ♦



## Money Mindset

# Face your inner critic

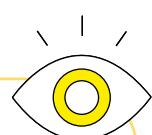
Don't let negative self-talk sabotage your savings. Here's how to reframe your thinking and come out on top.

STORY BY LAURA CULBERT

We all know that pesky voice that can do a lot more than make us feel bad. "Negative self-talk about money can be devastating," says financial therapist Jane Monica-Jones. "When you're constantly telling yourself 'I'm hopeless with money' or 'I'll never get ahead', it doesn't just stay in your head. Those inner scripts can drive avoidance, impulsive spending or shame-driven secrecy." Put simply: the story you tell yourself about money becomes the financial life you live. Fortunately, with a few tips and tools, you can transform your mindset and improve your relationship with money.

## Identify the mental chatter

The first step to changing the way you speak to yourself is acknowledging the self-doubt and that it's starting to impact your finances – and life. "Negative self-talk is getting out of control when it starts dictating your behaviour more than reality does," says Monica-Jones. "For example, even if the bills are paid, you still feel like you're failing. If your money fears feel louder than the facts, your self-talk has taken the wheel."



## Name the voice

"When you hear 'I'll never get out of debt', label it as 'the inner critic' or 'the worrier', says Monica-Jones of her favourite tool. "This creates distance because it separates you from the thought. You're no longer fused with it and it loses some of its power."

## Reframe your thinking



Next, it's time to turn that thinking around. Challenge each thought by using positive words instead of negative ones, and don't be afraid to talk back to your inner critic (although maybe not in a public place!). "Replace 'I'm terrible with money' with 'I'm learning new ways to manage my money,'" suggests Monica-Jones. "It's small but powerful."

## Celebrate small wins



A harsh inner critic can destroy your confidence so a great way to counteract it is by celebrating every financial achievement, no matter how tiny. "Small wins can interrupt the cycle," says Monica-Jones. "Every time you meet a micro-goal such as paying off a small debt or renegotiating a bill, you're building new evidence that challenges the old story. Confidence grows not from giant leaps but from stacking tiny wins until you can no longer deny your progress."

## Be mindful

Try meditation to create distance from negative thoughts and minimise your stress. Darlene Neu, financial wellbeing consultant and founder of The Money Collective, also recommends writing about your early experiences with money. "Journalling your money story is powerful," she says. "You'll be able to join the dots between past actions and the beliefs behind them and choose to let those beliefs go. This release unlocks the energy to leap forward." ♦



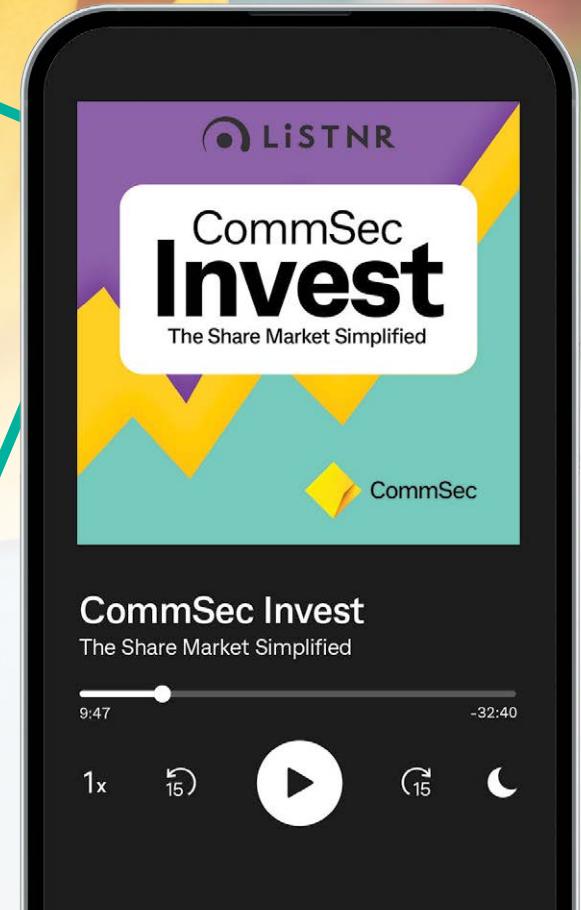
CommSec

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# Grow

Make it count

SMALL BUSINESS

## Carving out a niche

How Stuart McMinn's family dance group evolved into a respected cultural organisation.



Property Ladder

Cash Flow

Fair Shares

Small Business

# Carving out a niche

Meet the business owners working to find customers who share their passions.

STORY BY JULIE LEE  
PHOTOGRAPHY BY MARK LEHN,  
SHANNON RICHMOND + JANE McCORMACK

Music

## Pressing vinyl in a digital world

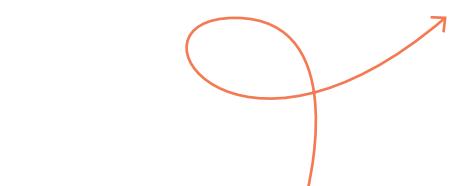
Neil Wilson and his wife, Kathy, have always been music lovers but it was a desire for a career change that drove them to launch vinyl-pressing business Suitcase Records. Since 2022, they've pressed records for artists ranging from Jimmy Barnes and John Butler to pop-rock group Lime Cordiale.

### Super niche can be good

"We're one of only a few vinyl-pressing plants in Australia and we're the only company using a low-carbon compound, which is a big seller for us. We've done Paul Kelly's last two releases on low carbon. There's a growing demand for it these days."

### Be realistic about growth

"The majority of records are imported so when we started, it was really hard to get market intel and scaling was slower than we thought. Our projections were correct in terms of operating costs but the turnover was slower. It took two years to get to where we thought we'd be after six months."



"The vision hasn't really changed but our understanding of what we do has."



### It's okay to refine the vision

"When we started, we just wanted to press music for independent artists. We didn't want to deal with the major labels. But we quickly worked out that if we didn't do that, we were going to go broke. It turns out that by pressing locally, the major labels are actually allowing us to look after those independent artists, too. The vision hasn't really changed but our understanding of what we do has."



### My biggest lesson....

"It's important to define what success is for you. If you define it based on someone else's expectations, you're never going to feel like you've achieved it. Now we measure it in a number of ways - financial success is obviously important but it can also be looking after a little artist doing 100 records."



## Culture

### Turning lived experience into immersive learning

Stuart McMinn is a Dharug and Gubbi Gubbi man and the owner and lead cultural facilitator of Gawura Cultural Immersions. What began as a family dance group has evolved into an organisation that provides cultural education and training for schools, government and businesses through song, dance and workshops.

#### Meaningful experiences lead to understanding

“Over the past 20 years, we’ve been travelling and cultivating cultural frameworks and a

theory of knowledge to share the depth and wisdom of First Nations culture. Providing immersive experiences – where we go beyond just historical colonial education and instead immerse people and give them deep cultural experiences – enables people to have an understanding of First Nations culture.”

#### Knowledge sharing goes two ways

“Our company is all about making learning accessible and deepening people’s appreciation of First Nations culture. Through understanding Western business practices, we’re able to guide non-Aboriginal organisations on how to embed First Nations frameworks, knowledge and policy into their businesses.”

#### Let other businesses help you

“You need to place trust in others to grow. CommBank, for

example, has been phenomenal. The staff I work with have looked at my presentations in the past and said, ‘Will you accept some tips?’ and they’ve helped me lift my game. Those partnerships have been amazing for business growth. They also ensure we’re able to provide scholarships to First Nations students to help them gain better access to education, reconnection and for their revitalisation of cultural practice.”

#### My biggest lesson...

“I’ve realised how important business frameworks are. The best advice I ever received was not just to get my frameworks right but to be able to explain them clearly to others. That means having glossy brochures, accessible resources, a nice website. It means investing in getting your business out there – all those little things add up.”

## Beauty Going from veteran to skincare founder

It may not seem like an obvious career pivot but when Cherie-Ann Borghouts' youngest son was diagnosed with a severe peanut allergy, the engineer with the Royal Australian Air Force went looking for organic skincare products. Unable to find anything that met her standards, she decided to make her own, launching Indira Organics in 2019.

### Find your level

"I don't want Indira Organics to be a multimillion-dollar business; I've come to appreciate that 'boutique' is where it is at for me. There's so much competition in the marketplace for cosmetics, you either need something truly different or a big budget to get your brand seen. I don't have the budget to really saturate the market so my middle ground is to stay boutique: focus on quality, offer excellent service and keep it personal. For me, small is better."

### Stay true to your principles

"I subscribe to the butterfly effect theory – if you're doing something small with integrity, the span of influence can be significant. I put myself in the consumer's shoes and think about what type of product I would expect if I was handing over a \$100 bill. That's what drives me."

### Take it slow

"To be impulsive is to be destructive. You have to be mindful of all the messaging you're receiving and then sit with it to make the right decision. Use the people you trust to confirm the best path forward."

### My biggest lesson...

"I've learnt to trust my instincts. In the beginning, I wanted to grow the business and take on the world but then we had a number of hiccups. Every time I tried to expand, something didn't quite work out. I took that as a sign and am now satisfied that I'm increasingly reaching the people we want to reach – with considered growth – and I don't have to sell my soul in the process." ♦



## Three tips for niche small business owners

CommBank business banker Pawan Sandhu offers this advice:

- 1. Master your cash flow early.** Cash flow is the lifeblood of any small business but especially for niche ventures where customer bases may be smaller or seasonal. Tools like Cash flow view in the CommBank app and the cash-flow forecast guide are excellent resources to help business owners understand their operating cycle and calculate financing gaps.
- 2. Stay focused but flexible.** A niche business thrives on specialisation. Define your unique value proposition clearly and build your brand around it. But don't be afraid to evolve – customer needs shift and your niche may need to adapt.
- 3. Separate personal and business.** This is a simple but often overlooked tip. Keeping finances separate not only simplifies tax time but also helps you track profitability and manage risk.

### CommBank Yello for Business



CommBank Yello for Business rewards eligible business customers with great offers and discounts on everyday costs like tech, energy bills and legal services. "It's not just a recognition program – it's a cost-saving tool," says Sandhu. "By simply banking as usual and staying eligible, you can unlock hundreds or even thousands of dollars in savings annually." To find out more, log in to your CommBank app, switch to your business profile and tap CBA Yello.



# Home economics

STORY BY BEK DAY

Meet the new generation of homeowners leveraging flat sharing to offset their mortgage payments.



With rising living costs squeezing homeowners, more first-time buyers are finding relief in an age-old solution: taking on a flatmate. For many, renting out a spare room helps ease financial pressures and keep their financial goals on track.

For Sydney couple Silvia Parra and Andres Mendoza who bought their first home in 2024, it's been a smart move. "We were so excited to finally have a place of our own," says Silvia. "But we didn't anticipate how much the ongoing costs would add up." When a friend mentioned she knew someone looking for a room, they decided to give it a go. "It just made sense," says Andres. "We had the space and it seemed like a good way to pay all the bills coming in." According to share accommodation platform [Flatmates.com.au](https://www.flatmates.com.au), the couple are part of a growing cohort of homeowners and landlords looking to subsidise costs this way.

**“Honestly, we felt like this was the best time in our lives to have someone else live with us.”**

— ANDRES MENDOZA

### Planting roots

Silvia and Andres moved from Colombia in 2019 and saved steadily while renting in Sydney before taking advantage of the First Home Buyers Scheme to get a foothold in the market. “I heard about the scheme when they announced that permanent residents could access it,” says Silvia. “Then someone explained the process and the benefits we were eligible for, like not needing to pay stamp duty.”

The couple’s two-bedroom Lane Cove apartment offered room to grow – but as interest rates rose and strata, insurance and maintenance costs piled up, they realised they’d need to think creatively to stay in their home.

### Sharing spaces

But what about privacy? As a young couple building their lives together, would a housemate impede their freedom? “Honestly, we felt like this was the best time in our lives to do this,” says Andres.

For Canberra-homeowner Melissa, having an extra person in a two-bedroom apartment made a huge difference with bills but came with trade-offs. “My boyfriend and I had to whisper-fight,” she laughs. “Or acknowledge that our dynamic was going to impact the single person living with us.” Still, the experience had unexpected upsides: “Seeing her dating adventures made us realise we were glad to be off the market.”

### Successful steps

Start by getting clear on why you’re opening your home. Is it purely financial or are you also looking for company? Knowing this helps shape what you’re seeking in a tenant. When advertising your room, be upfront about your lifestyle. For example, if you work from home, prefer quiet evenings or expect shared cleaning

duties. Ask potential flatmates about their daily routines, work hours and social habits, too.

For Sydney-based Emily, sharing a home had both highs and lows. “My now-husband and I moved in with his best friend to cut costs and while we had some great times, I was often the third wheel,” she says. “The final straw came when I realised our flatmate was using the living room as his wardrobe.” Her advice? “Make sure both your partner and your flatmate are house-trained.” And do your due diligence: you’re within your rights to ask for references from landlords and former housemates. You can even trial an initial three or six-month lease before committing to something longer term.

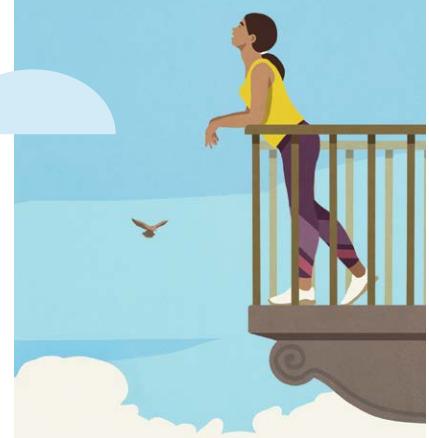
### Fair play

Money, mess and privacy are the three biggest tension points in shared homes so it pays to set things up clearly from the start. Be clear about expenses – a shared tracker or direct debit keeps bills fair and simple – and agree early on how you’ll divide cleaning duties and communal costs.

Establish boundaries that protect everyone’s downtime, like designating quiet nights or having the living room to yourself once a week. And if things aren’t working, don’t just ignore it: a respectful chat can fix friction but if it can’t, follow the notice terms in your agreement to part ways smoothly.

### Finding balance

For Silvia and Andres, having a flatmate has been a good experience, offering a way for them to get ahead financially while still enjoying the company of others. “It’s helped us feel more secure,” says Silvia. “And we’ve learnt that when you pick the right person, sharing your house can make it feel even more like home.” ♦



## Closing the gap

There are a few ways to make first-home buying more affordable.

### ► First Home Owners grants

Eligible buyers can save thousands by avoiding stamp duty on properties below certain price thresholds, helping fast-track that first purchase.

### ► Australian Government 5% Deposit Scheme

This initiative lets eligible first-home buyers purchase with as little as a five per cent deposit – without paying lenders’ mortgage insurance.

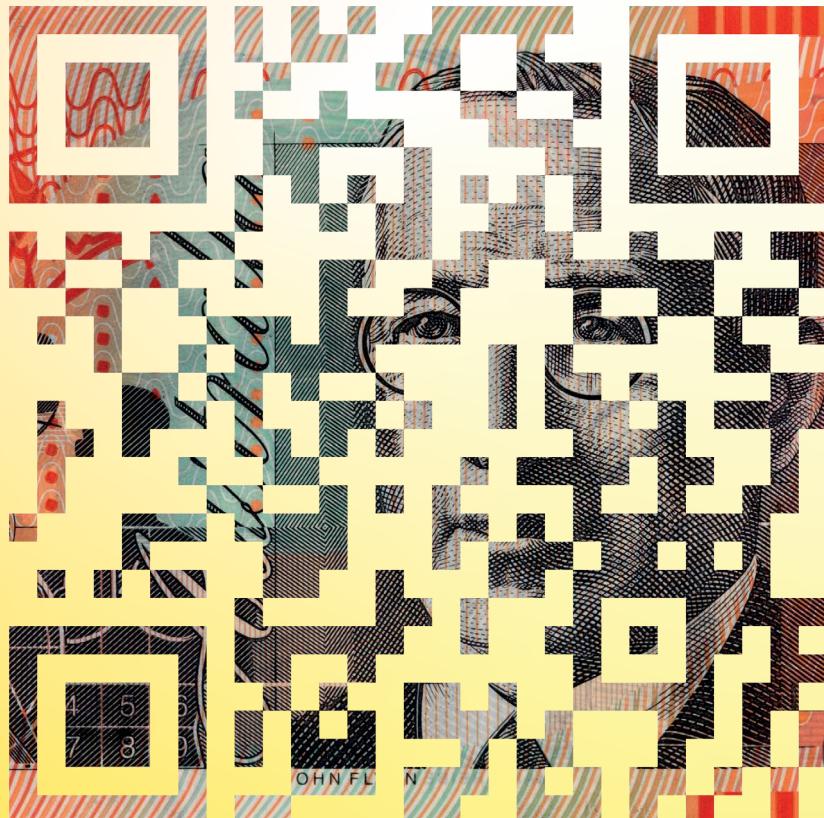
### ► Borrowing more with a tenant

CommBank is the only lender that allows eligible buyers to include up to \$150 per week from a flatmate in their loan assessment, to increase borrowing power.



Scan the QR code or reach out to a CommBank home-lending specialist to learn more.

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## Cash Flow

# Money in motion

You might be profitable on paper but still feel strapped for cash. That's because success isn't just about what you earn.

STORY BY BROOKE LE POER TRENCH

Profit tells one story but cash flow tells the truth. "Understanding your operating cycle – or cash-conversion cycle – which is the time between when money leaves your business and when payments actually hit your account, can be a game-changer for growth," says Gavin Smith, finance coach and owner of The Profit Analyst.

## Look at your financing gap

A healthy cash flow keeps your business going day-to-day. You can be making sales and showing a profit on paper but if cash is tied up in unpaid invoices or stock, you might struggle to pay bills. "It's normal to have money moving in and out," says Tess McCormack from CommBank's Business Bank. "But when the timing doesn't line up and there's more going out than coming in, you can feel the squeeze." Smith agrees: "Say you're an electrician. You buy cable on Monday, finish the job Friday, send the invoice and wait 14 days for payment. That's a 19-day cycle. The longer it takes cash to come in, the harder it is to pay wages or take on new work."

## Get clear on your cash-flow rhythm

Not sure where to start? The first step is understanding your numbers. "Not having a cash-flow forecast is like living on a river without a tide chart," says Smith. "You need to know what's coming and going – and when."

Take an hour to map out when money typically flows in and out. Spot where you're waiting on payments or over-ordering stock. Your accounting app or even a simple spreadsheet can help you see trends and predict tight spots before they happen. McCormack suggests writing down inflows and outflows for the next three to six months. "You'll get a much clearer picture than just relying on your bank balance."



## Tighten the cycle

Once you understand your timing, look for small changes that keep cash moving. The shorter your operating cycle, the freer your cash. Meaning you can grab opportunities when they come.

### Safety tip:

When things get busy, it's easy to rush payments but that's when scammers strike. Business-email compromise scams see individuals or organisations impersonated to trick employees into sending money or information. These scams often involve fake invoices or requests to change payment details. If something looks different, stop. Don't click or action anything. Instead, check with a trusted source. Then, reject the request if the details are different or incorrect. Finally, report it and delete the email without further action.

- Invoice fast: don't wait until the end of the month – bill as soon as the work's done.
- Follow up early: a friendly reminder before the due date helps cash land sooner.
- Ask for part payments: deposits or milestone payments keep income more steady.
- Negotiate with your suppliers: extending payment terms by even a week can help ease pressure.
- Be smart with stock: buy what you need for the job – not a warehouse full. ♦

To learn more about cash flow, search CommBank Business Masterclass for quick lessons you can watch any time.

**Fair Shares**

# A simple guide for first-time investors

Thinking about investing but not sure where to start? You're not alone. The good news is, getting going has never been easier.

## 1

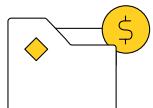
### Get confident with education



Before you make your first investment, learn the basics. The Investing hub in the CommBank app has short videos, explainers and lessons that can help you find your footing. "There's no perfect time to start," says Steven Daghlian, market analyst at CommSec. "And you don't need to be a maths whiz. Just start learning in small increments and build knowledge as you go."

## 2

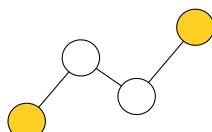
### Start small as you learn your style



Gone are the days when you needed thousands to invest. "You can start with as little as \$2," says Daghlian. If you're not sure where to invest first, start broad. For a ready-made mix of diversified investments, explore themed exchange-traded funds (ETFs) or managed funds, where professionals pick and manage investments on your behalf. And if you want more control, you can buy individual Australian shares directly. Whatever your style, the CommBank app makes it easy to explore your options and get started, all at your own pace.

## 3

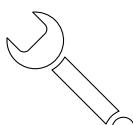
### Keep your goals in mind



The best investors think long term. "Having goals simplifies the process because it gives you direction," says Daghlian. Maybe you want to build a house deposit or grow a travel fund. Whatever it is, a clear purpose helps you stay focused when markets move around. As does remembering that gains are likely to happen over the long-term. "Don't obsess over daily market movements," says Daghlian. "And be proud of yourself for starting. Most people never do."

## 4

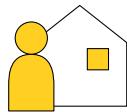
### Use smart tools to guide you



The CommBank app has helpful tools like the Market Movers list that shows the top risers and fallers on the ASX daily, while Favourites makes it easy to save, track and compare your preferred Australian shares. It all helps you stay informed and confident as you build your portfolio.

## 5

### Watch out for investment scams



Scammers are getting smarter about how they target beginner investors. Be especially wary of ads on social media that promise guaranteed returns or feature celebrity endorsements as they're often fake. And always stick with trusted tools and licensed platforms, like those offered through your bank or a verified financial services provider. ♦



Ready to start? Visit the Investing Hub in the CommBank app to explore tools, tips and step-by-step guides.

Investing carries risk. Consider the T&Cs and fees and charges before deciding.

Vancouver

# Urban by nature

Between ocean and peaks, with forests woven through its core, Vancouver balances urban energy with a blissful sense of calm all year round.

Few cities are as seamlessly tied to their surroundings as Vancouver. Even downtown, you don't feel closed in. Turn a corner and there's water, forest or a flash of mountain light. With more than 250 parks stitched through the city, every walk or ride feels less like crossing streets and more like crossing worlds.

**Walk or cycle the edge of the Pacific**  
Stanley Park, a rainforest at the city's edge, is where locals come to move and reset. The Seawall – part of a 28-kilometre path wrapping the waterfront – is part commute, part ritual. Cyclists, runners and walkers trace its curve past totem poles, rocky shoreline and sandy coves as Burrard Inlet opens ahead and the North Shore Mountains lift beyond the green arc of Lions Gate Bridge. The best way to see it? On two wheels. Start at the corner of Denman and West Georgia streets, where Spokes Bicycle Rentals sets you up next to the park gates.



📍 **Miku, Vancouver**

## Diverse tastes

Vancouver's mix of cultures shapes a food scene that's globally fluent and locally grounded. The Michelin Guide lists 12 starred restaurants, 15 Bib Gourmands and a number of other quality restaurants, spotlighting chefs who weave Japanese, Cantonese, Filipino, Persian and French traditions into the region's seasonal produce. Lunch might be sushi by the harbour at Miku; dinner could be a forest-inspired tasting menu with hyper-local ingredients at Burdock & Co on Main Street. And for a real taste of place, try memorable dishes rooted in First Nations tradition, such as bison pot roast or salmon with bannock fry bread, at Salmon n' Bannock.



📍 **Siwash Rock, Stanley Park**

## Follow the murals

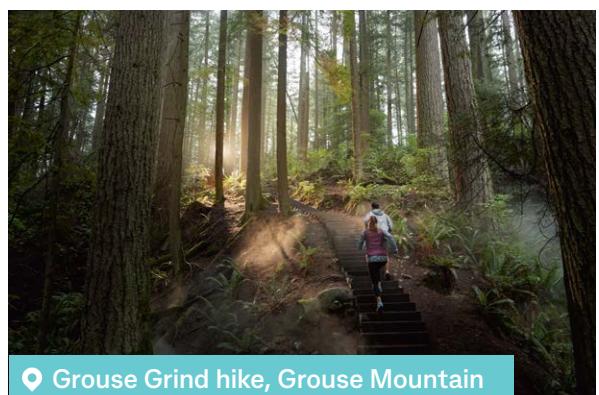
Just south of downtown, hip Mount Pleasant pairs artistry with calm. Once industrial, its streets now hum with indie cafés, mural-covered alleys and breweries strung with lights. Keep walking uphill to Queen Elizabeth Park, where the Bloedel Conservatory crowns the city's highest point and a panorama of skyline, mountains and open seas.

## The season for wellness

Each season in Vancouver brings its own kind of restoration but winter is truly magical. The light reflects off fresh snow on Grouse Mountain and steam curls above the open-air pools at the Fairmont Pacific Rim's spa – perfect for a long, relaxing soak beneath crisp air and quiet skies.



Start planning your journey in nature at [destinationvancouver.com](http://destinationvancouver.com)



📍 **Grouse Grind hike, Grouse Mountain**

## Travel Booking in the CommBank app

Travel Booking is provided by Hopper Inc (Hopper). T&Cs apply.



# Smart Terminal.

Enjoy low transaction fees and same-day settlement with a linked Business Transaction Account.

No doubt.

○ CommBank Smart Terminal



*Live your best life*

# Dream

BUCKET LIST

## Family matters

Tips for planning an extended-family holiday that everyone will enjoy.



*Bucket List*

# Family matters

Get a head start on your next extended-family holiday. Here, experts share tips for every type of traveller and budget.

STORY BY NATALIE REILLY

Multigenerational travel, 3G holidays, grandymoon – whatever you call it, families are increasingly choosing to spend on shared experiences rather than separate getaways. It's not hard to see why – with busy working lives and only four weeks of annual leave, adding grandparents and cousins

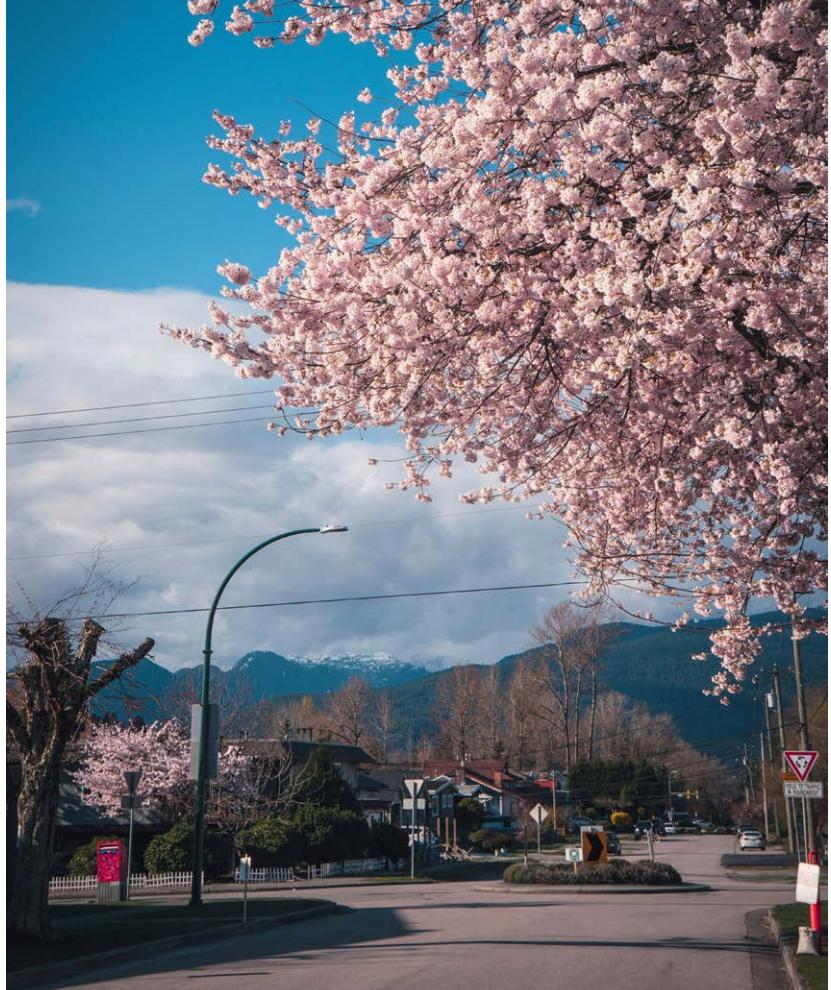
to upcoming holidays helps roll connection, adventure and nostalgia into one jam-packed week. Of course, travelling with multiple generations can take a bit of planning. Here's how to make it effortless, from picking the right destination to keeping everyone happy.



 **Canada**

As Canada emerges from its long white winter, Easter is the perfect time for spring skiing – expect bluebird days on the slopes and milder temperatures in the villages. Start in Vancouver to catch the cherry blossoms then head to Whistler for a week of mountain adventure and family time. Travel writer Bek Day, who visits every year with her Canadian husband's extended family, says the key to keeping costs down is staying in self-catered apartments. "They're a steal when you have multiple adults staying – and paying," she says. "We always rotate groceries and meals between families, which cuts down on eating out."

Day also recommends planning group activities for the mornings, when everyone's fresh. "That's when energy levels are highest for both kids and grandparents," she says. "In the afternoons, we'll take the kids back for pool or hot-tub time while the grandparents go for a walk or grab a quiet drink." Her top tip? Have a - B list ready in case of bad weather – a little flexibility goes a long way toward avoiding cabin fever.


 **Vancouver, Canada**

 **Outrigger Resort, Fiji**

## THE SHORT JAUNT

 **Fiji**

Less than four hours from Sydney, Fiji is an ideal escape – Easter brings lower humidity, fewer crowds and plenty of sunshine. Outrigger Fiji is a stand-out, with an award-winning kids' club, an adults-only pool and one of the best spas in the Pacific. "With multigen travel, there are extra things to think about," says Ben Johnson, area director of sales and marketing, Fiji Islands. "Older family members appreciate being close to amenities, while young families might prefer adjoining rooms." He also recommends letting the resort handle airport transfers: "They'll book trusted providers with child seats and local know-how."

For anyone watching the budget, Johnson suggests booking early to take advantage of advance purchase rates or seasonal packages that include extras like spa treatments or nanny services. "Meal packages or all-inclusive options are another great way to manage costs," he adds. "Resorts like Outrigger Fiji offer both so you can plan your food and drink spend upfront and avoid any bill shock at the end of your stay."

THE HIGH SEAS

## 📍 *The Mediterranean*

If you're planning a cruise, Easter is one of the best times to experience the Mediterranean by sea. "You get the sunshine and scenery without the high-season crowds" says Michelle Warren, marketing and public relations manager at MSC Cruises, Australia and New Zealand. Before you book, think about what kind of trip your family really wants. Is it a port-hopping adventure? Or a laid-back voyage where the goal is relaxing together? Once you know

that, it's easier to make a call on the ship, itinerary and rooms. "Getting the cabin configuration right from the start ensures everyone enjoys their holiday," says Warren. That may mean interconnecting rooms for parents and teens or something roomier for grandparents. As for affordability, book early and pre-purchase where you can. "Guests can save up to 40 per cent by paying for extras, such as drinks, wi-fi and shore excursions, before they board."





Byron Bay,  
Australia

#### THE COASTAL GETAWAY

## Australia

For a relaxed Easter escape that feels easy and nostalgic, you can't beat the Australian coastline. A big beach house offers privacy and space while still allowing for group gatherings. There's something about salty air, fish-and-chip dinners and backyard cricket that brings generations together like nothing else.

Choose a destination that suits your crew. Think Byron Bay for the foodies, the Sunshine Coast for calm beaches or the Great Ocean Road for scenic drives and day trips. Self-contained homes are ideal for groups, offering everyone their own space while keeping shared areas for long lunches or board games. If you're travelling with grandparents, look for properties with minimal stairs and easy beach access, while teens might love a nearby surf school or bike hire and little ones will be happy with a backyard or pool. ♦

## Planning 101

How to keep the organising smooth, fair and drama-free.

### Share the load

If one person always ends up playing travel agent, offer to help. Be prompt with decisions and clear with communication.

### Talk money early

Unless someone has offered to foot the bill, agree on a budget before choosing destinations or accommodation.



### Find great value

Book flights, hotels and car rentals with Travel Booking via the CommBank app. Use AI tools like Price Prediction to save on flights and redeem Awards points to stretch your budget.

### Keep organised

Use email for big-ticket details (itineraries) and texts for small stuff, like dinner plans.

### Consider currency

Pay no international transaction fees with a CommBank Travel Money Card. Order free online or in branch and manage your spend in the local currency.

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



*Make a Change*

# Hitched to home

STORY BY BEK DAY

When David and Emelia Ferguson swapped city lights for farm life, they discovered a new kind of happily ever after – one built on curiosity, hard work and wide-open skies.

For David Ferguson, home has always been wherever he hangs his hat. “Emelia is from Hobart and while I’m originally from Gundagai, I’d been spending most of my time in Melbourne,” says the former wedding photographer. “When we got engaged, we decided to make a fresh start somewhere that was new for both of us so it wasn’t always Emelia hanging out with my mates or me with hers.” The location – Brisbane at first then Sunshine Beach on Queensland’s Sunshine Coast – seemed full of potential.

They bought a little house and welcomed their first child, Max, but Sunshine Beach was quite a transient place and the couple felt a little bit lost. “You’d get a group of friends and then they’d all leave and you’d have to start

again.” So when David’s parents began making noises about moving on from the family farm, Kimo Estate, they made a radical decision. “I said, ‘Maybe we should go back and see whether I’m a farmer?’”

That was 12 years ago and while David had grown up around farming, he admits that he had “no idea how things worked” on the 7000-acre sheep and cattle farm they’d moved to. “For about 18 months I just set about learning the ropes.” Emelia, who used her contacts to set up an asset-financing business from the farm, initially found the social component – or lack thereof – difficult. “Everyone is so spread apart in the bush so you’re not running into people like you do in town,” she says. “But a couple of older ladies took me



Emma Johnson, Declan Blackall, Jack Henry





**“There’s a sense of authenticity and community in the country I really think is hard to replicate in bigger cities.”**

*(Clockwise from left) Max, David, Emelia and Archie Ferguson; one of Kimo Estate’s ecohuts; and the Grain Shed.*

under their wing and introduced me to people they thought I would like.” She also joined a women’s business group that was fantastic for networking.

For David, the “what you see is what you get” frankness of people in the country made him feel immediately at home on the farm. “I love that straight-shooter mentality,” he says. “There’s a sense of community in the country I think is hard to replicate in cities.”

Once David had his head around the farming side of things, his experience in the wedding business began to latch onto other opportunities on the property. “I walked into the big grain shed one day and looked around and just thought: ‘Oh, this is a wedding venue.’ So we fixed it up, along with a couple of little workers’ cottages we had on our land.” He wasn’t the only one who saw the venue’s potential. For nine of the past 10 years, Kimo Estate has been fully booked for nuptials.

In the meantime, another project was underway. “We were having a barbecue and a chat,” recalls David, “and Dad and I went up the top of the hill and he said, ‘I reckon this would be a good place to build a house.’ I agreed and we went from there.”

David, who’d put himself through photography school flipping houses,

enlisted the help of “an old chippy by the name of John Sweeney”, for whom one of the later huts on the property was named. Together they built a few ecohuts – triangular structures that mirror the shape of a tent in a symphony of glass and wood that capitalises on the acres of spectacular scenery outside their windows. And they proved just as popular as the wedding venue.

While the financial payoff from the move has allowed the couple to set things up well, the benefits of the move for their children (Max and Archie) have been far more profound than money in the bank. “Kids are happy anywhere,” says David. “But I think they’re happiest when their parents are happy as well.”

The Fergusons describe their move to the bush as the best decision of their lives – and they’re not interested in gatekeeping the secrets to their success. “I think it’s so important to showcase the opportunities in the country,” says David. “There are so many wonderful places to live, with easier lifestyles, welcoming communities and plenty of good jobs. I really think if people could see how much potential there was out here, they could achieve big things.” For David and Emelia, it’s the more the merrier. ♦





*House Proud*

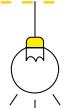
# Save the sunshine

STORY BY SUE WHEELER

The affordability of storing energy is changing the solar story for Australian households and small businesses. Are you ready to join the battery boom?

Many Australians are embracing the cost savings and sustainability benefits that come with home energy upgrades. With four million households now powered by solar and energy bills on the rise, more people are looking for ways to take control. Batteries are becoming central to that shift. “Batteries allow you to store solar energy and use it when you need it most – at night, during peak times or a blackout or to charge an EV,” says Katherine McConnell, founder and CEO of Brighte. “It’s the one bill you can actually do something about.”

*Tip*



Choose energy retailers that reward smart usage – like those offering perks for storing or sharing solar power. Check out CommBank Yello offers with Amber for extra savings.

## Size matters

When it comes to solar batteries, getting the size right is key. According to energy.gov.au, the average Australian family uses 11-23kWh of electricity per day and most have batteries around 20kWh. “The aim is to design and install the correct-sized solar and battery system to cover the customer’s day and night consumption,” says Gary Allen, co-founder of Clean Power Australia, a nationwide provider of solar and battery systems. “We assess customers’ current and future consumption. If it’s oversized, the stored power isn’t used, if undersized, they can be left with an energy bill.” The right set-up means you get max value out of every ray of sunshine.

## Spend and save

Home batteries have become a more accessible next step. “In 2025, installed costs, after the government rebate, range from \$7000 to \$13,000 for mid-sized units and up to \$20,000 for larger systems but this varies based on the complexity and size of the battery,” says McConnell. The savings? “Batteries can save most households between \$1000 and \$2300 a year on energy bills depending on how you use them. Some people join programs, like virtual power plants, that let them share or sell stored energy during peak times, which can further reduce bills.”

## Reap the rebates

If you’ve been thinking about adding a battery, now’s a great time to do it. The Australian Government’s Cheaper Home Batteries Program, introduced in July 2025, is making the switch more affordable than ever. The Department of Climate Change, Energy, the Environment and Water estimates that people can save about 30 per cent on the upfront cost of installing a small-scale battery (between 5kWh and 100kWh). Rebates start from about \$4000 depending on the size of the battery and some states offer extra support. The best part? The program is open to households, small businesses and community groups, whether you already have solar or not and the rebate is applied directly by an accredited installer at purchase.

### Tip

Home Energy Management System (HEMS) software is a simple way to track and control your power use in real time. It helps you spot what’s draining energy and make smarter choices to cut your bills.



## Fund raising

Upfront costs aren’t the hurdle they used to be. With government rebates and CommBank finance offers, it’s a great time to invest in home batteries, says Emma Grant, home electrification expert at CommBank. “We provide education, connect customers with installers and give discounted financing options and offers.” The bank has teamed up with Brighte to make it easier and more affordable to get started. “Eligible customers can receive up to \$1500 cashback for purchasing via the Brighte Marketplace and funding using a CommBank home energy loan.”

*Search CommBank Home Energy Upgrades to learn more. ♦*

Conditions apply.



### Tip

Not sure where to start? Try the Home Energy Assessment Tool powered by Home Efficiency Australia. It gives quick ideas to help determine which upgrade is best for you.

## My storage story

“When we installed solar five years ago a battery cost too much but with the government rebate, increasing energy prices and feed-in tariffs decreasing we were motivated to install a battery,” says Lauren from Moss Vale, NSW.

“In August 2025, we installed a 16kw battery, which cost \$14,000 after the government rebate. We used Brighte and CommBank’s offer, which included a low-interest loan and \$1500 cashback. Now we don’t have a power bill and our repayments are less than our bills were.”



## The best \$5 I ever spent...

For Georgina Hopson, who stars in the Australian production of *Anastasia*, discovering a piece of pop history for a fiver was the ultimate musical score.



“I’m always scouring op-shop bargain bins and I once found an original vinyl of ABBA’s *Arrival* album – the one with *Dancing Queen* on it – for \$5. I have an old record player I bought off Facebook marketplace and I love listening to records on it; the sound quality just hits different. It’s definitely the best \$5 I’ve ever spent.” ♦



📍 Kicking Horse Mountain Resort

Investing in experiences is the ultimate level-up – it shapes who you are and gives your stories staying power. And few places deliver more value than Canada in winter. From the world-class ski fields of British Columbia to Alberta's ice fields, this is your cue to chase a deeper kind of freedom – the kind that stays long after the melt.

#### Start where the mountains meet the sea

With coastal weather and mountains that crash the skyline, Vancouver in British Columbia makes winter feel bright. Start your day with a coffee crawl through Mount Pleasant (murals everywhere) then take the Skyride up Grouse Mountain – skiing with city views? Yes please. For a casual night out, hit up Brewhall, where a century-old warehouse meets craft beer and fried chicken. Long tables and good vibes are guaranteed.

#### Hit the Powder Highway

If the phrase "epic snow road trip" doesn't spark joy, this might: the Powder Highway loops through eight of Canada's most storied mountain towns across south-eastern British Columbia, each with its own winter aesthetic – steamy hot springs, deep ski runs and après spots with indie-band energy. Kicking Horse Mountain Resort is a mood board come to life – it's all steep slopes by day and warm pubs by night.



📍 Grouse Mountain, Vancouver

# Choose your own adventure

A winter holiday in Canada turns small plans today into big returns, with wild moments and new connections giving you stories that have staying power.

#### Live your mountain dream

In Alberta, Banff feels like the kind of alpine town you'd sketch in your journal – timber façades, crisp air and nights that buzz with laughter. Shred the slopes at Sunshine Village, Lake Louise or Mount Norquay then take a walk through Johnston Canyon, where frozen waterfalls shimmer like crystals. End the day soaking in the steaming Banff Upper Hot Springs before wandering through town for gin tastings and bakery treats.



📍 Johnston Canyon

#### Find wonder in the wild

Canada gets raw and real in Jasper National Park in Alberta – icy valleys, jagged peaks and enough wilderness to reset your brain. Try ice-skating Pyramid Lake, join an Indigenous cultural tour with a

Knowledge Keeper and hear stories that connect people and place then stay up late to contemplate your journey under that dark-sky canopy. You'll remember why you came – and why adventure's the best investment there is.

#### Travel Booking in the CommBank app

Travel Booking is provided by Hopper Inc (Hopper). T&Cs apply.



Leave doubt behind

# Adulting

## Love lies

How to spot  
romance scams

## Get ahead

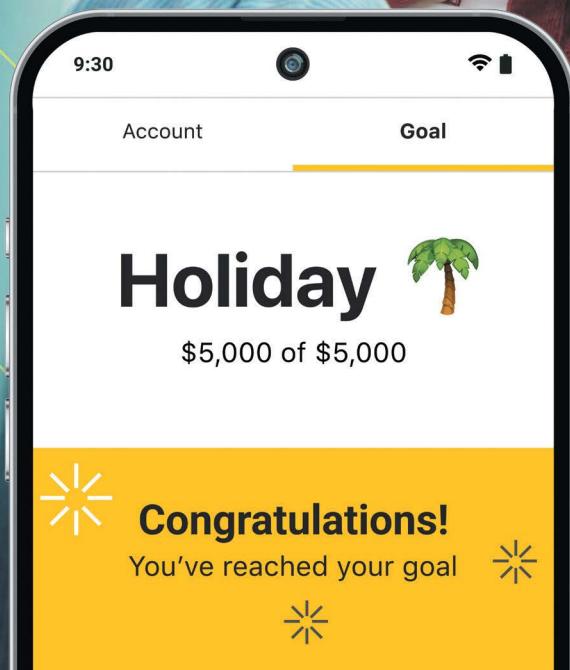
Tips for healthy  
debt habits



## Money diaries

Weekly spending  
confessions

# Savings goal hit. No doubt.



Holiday 

\$5,000 of \$5,000

Congratulations!

You've reached your goal

Can



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and when it hurts

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# Figuring it out

New place, new bills, same you. Here's how to keep your budget healthy and your life on track.

*What's the best way to handle my school fees?*

First, get clear on how you'll be paying them. Are your fees covered by a HECS-HELP loan? Are you paying some upfront? Do you have a scholarship or subsidy? Once you know the how, find out the when. For education expenses, Money Plan in the CommBank app can help you set up a category budget just for these costs so you can easily track where you're at. For a student loan like HECS-HELP, confirm when repayments kick in (usually once your income hits a certain level) so you can plan your cash flow and avoid any nasty surprises.

*What discounts are available for students that I might be missing out on?*

You'd be surprised how many perks come with being a student. Make sure your student ID is linked to your public transport card and check out student pricing from brands like Apple, Adobe and Spotify. CommBank's Benefits finder tool in the app can help you uncover rebates, discounts and payments you might be eligible for. With a CommBank Everyday account, you can access CommBank Yello, a recognition program that gives eligible customers access to cashbacks and discounts.

*Try this*

Set up an automatic transfer to savings the day you get paid. If you don't see it, you won't spend it.

*Why does super matter now? I have time.*

Super might sound like something for future you but that's exactly why it matters – the earlier you contribute, the more time your money has to grow. Start by logging into your super account (or checking myGov) to see your balance and where your money's invested. If you've had a few jobs, you may have multiple accounts – combining them can save you paying extra fees. Make sure your employer's paying the right amount (it's currently 12 per cent of your pay) and take a peek at your fund's performance and fees. A small difference there can add up over time. \*

*How do I juggle expenses when I first move out of home?*



Moving out is exciting but between rent, bills, groceries and nights out, your money can disappear fast. The trick is to build a budget that fits you. Start by listing what's coming in (like pay or study payments) and going out (rent, food, transport). Then, try planning with the 50:30:20 split: 50 per cent for needs, 30 per cent for wants, 20 per cent for savings – but adjusted to suit your life. And if you tend to overspend, consider setting limits for things like dining out or clothes using Category budgets in the CommBank app.

# Movies under the stars

Pack a picnic, gather your favourite people and soak up the simple joy of watching a film outdoors at Moonlight Cinema this summer.



## Summer traditions

There are certain rituals that make Australian summer feel like... well, summer. That moment when the sun dips, the grass cools underfoot and you settle in with friends or family to watch a movie under an open sky – it's the kind of night that just feels good. For 30 seasons, Moonlight Cinema has been creating that feeling in parklands around the country.

## Crowd favourites

This year, Moonlight Cinema has let audiences pick their favourite films to form part of the program screening from January onwards. Through The People's Program, movie lovers have voted on gems like *Dirty Dancing*, *The Parent Trap* and *Jurassic Park*.

If you want something new, opt for blockbusters like *Wicked: For Good*, *Anaconda*, *Song Sung Blue* and more across the season. It's a line-up that works whether you're

chasing a cosy throwback, big-scale action or something for the kids.

## Nights out, sorted

**For families:** Snuggle under a blanket with little ones and watch *Zootopia 2*, *How to Train Your Dragon* or *Spongebob: Search For Squarepants* – the night will feel like an adventure but requires little planning.

**For date nights:** February's Week of Romance is tailor-made for couples with fresh adaptations like *Hamnet* and quotable classics like *10 Things I Hate About You*. Upgrade to Singapore Airlines Gold Grass or the Connoisseur Lounge for a little extra luxury.

**For friends:** Moonlight Cinema's a great low-effort, high-vibes option. Grab a ticket, bring the snack situation your group wants, find a spot and settle in for something like *Shrek*, *The Housemaid* or *Regretting You*.



Moonlight Cinema runs throughout summer in Sydney, Melbourne, Brisbane, Adelaide and Perth. It's BYO food and drink at most locations (except alcohol in Brisbane) and even dog-friendly (except in Perth).

Head to [moonlight.com.au](http://moonlight.com.au) to book your tickets.

## Table Talk

# Stir it up



PHOTOGRAPHY BY ALANA DIMOU

Affordable ways to bring the flavours of your favourite Asian restaurant into your home kitchen.

When you're looking to dial down your spending without sacrificing flavour, some fresh inspiration can go a long way. Vincent Lim's debut cookbook, *The Wolf of Wok Street*, is filled with Asian classics that won't drain your bank account – or your energy after a long day. Even better, most of these dishes make great leftovers if you double the amounts so tomorrow's lunch practically takes care of itself.



### "Din Tai Fung" fried rice

*"Inspired by the famous Taiwanese restaurant, this fried rice is a comforting and satisfying meal that's both easy to make and packed with umami."*

SERVES: 1

#### INGREDIENTS

1½ cups medium-grain white rice  
1 large egg  
5 large prawns, peeled and deveined  
1 tbsp vegetable oil, plus extra if needed  
1 spring onion, finely chopped, whites and greens separated  
½ tsp YumYum seasoning or MSG  
1 tsp chicken bouillon powder  
A pinch of white pepper

#### METHOD:

Cook the medium-grain rice in your rice cooker (or stovetop). Freshly cooked rice works best so there's no need to use chilled or day-old rice. Once the rice is ready, beat the egg in a bowl and add the cooked rice. Mix really well until the rice is evenly coated with the egg.

Heat a tablespoon of oil in a large skillet or wok over medium-high heat. Add the prawns to a hot pan and cook for two to three minutes per side, until they turn pink and opaque. Once cooked, remove the prawns from the wok and set aside.

In the same pan, add a little oil if necessary then add the egg-coated rice. Stir-fry rice for a minute, add the sliced spring onion whites and then sprinkle on the YumYum or MSG, chicken bouillon powder and white pepper. Stir-fry for another minute to distribute the seasonings.

Return the cooked prawns to the pan and continue to stir-fry until the rice is fragrant and slightly dry.

To serve, garnish with the spring onion greens and serve immediately.

## "Panda Express" chow mein

"Made up of stir-fried noodles, cabbage, onions and celery tossed in a savoury sauce, this is an easy, delicious take on the takeaway classic."

SERVES: 2

### INGREDIENTS

200g chow mein noodles  
½ brown onion, thinly sliced  
1 celery stalk, thinly sliced  
1 white cabbage leaf, roughly chopped  
Spring onion, finely sliced, to garnish

### SAUCE

3 tbsp light soy sauce	A pinch of white pepper
1 heaped tbsp sugar	1 tbsp oyster sauce
1 tbsp Shaoxing wine (Chinese cooking wine)	1 tsp sesame oil ½ tsp YumYum or MSG 120ml chicken stock

### METHOD:

In a small bowl, mix together all the sauce ingredients. Stir until the sugar and YumYum seasoning are fully dissolved and then set the sauce aside.

Cook the chow mein noodles in boiling water for about 30 seconds then drain and set them aside.

Heat a wok over medium-high heat and add a small amount of oil, swirling to coat the wok. Add the sliced onion, cabbage and celery and stir-fry for two to three minutes until the vegetables begin to soften.

Next, add the cooked chow mein noodles to the wok with the vegetables. Pour the sauce over the noodles and toss everything together, ensuring the noodles and vegetables are evenly coated. Stir-fry for an additional two to three minutes until everything is heated through and well combined. Serve immediately.



## San choy bao

"San choy bao is a classic in Chinese cuisine, beloved for its refreshing crunch and savoury flavours."

SERVES: 6

### INGREDIENTS

2 dried shiitake mushrooms  
2 tbsp vegetable oil  
1 tbsp minced ginger  
1 garlic clove, minced  
200g chicken thighs, cut into 1cm cubes  
1 king oyster mushroom, roughly chopped  
45g fresh bean sprouts  
100g water chestnuts, finely diced  
15g finely sliced spring onions  
Handful of coriander sprigs  
6 small iceberg lettuce leaves

### SAUCE

1 tbsp light soy sauce	2 tbsp Shaoxing wine
1 tsp white sugar	(Chinese cooking wine)
¼ tsp YumYum or MSG	
1 tsp oyster sauce	¼ tsp sesame oil

### METHOD:

Soak the shiitake mushrooms in hot water for 30 minutes then drain and chop roughly. Heat the vegetable oil in a large wok over medium-high heat. Add the minced ginger and garlic, stir-frying for about 30 seconds until fragrant.

Next, add the chicken to the wok and cook until browned and fully cooked. Stir in the sauce ingredients, mixing well to coat the chicken evenly with the sauce.

Add the shiitake mushrooms, king oyster mushrooms, bean sprouts and water chestnuts to the wok. Stir-fry for three minutes until the vegetables are tender. Stir in the spring onions and coriander then cook for one more minute.

Remove the pan from the heat and spoon the mixture into the prepared lettuce leaves. Serve immediately. \*



This is an edited extract from *The Wolf of Wok Street* by Vincent Lim (Hardie Grant Books, RRP \$45).

Just Landed

# Making Australia home

STORY BY BEK DAY



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From finding affordable eats to forming new friendships, international students share how they've settled into life and study Down Under.

Getting set up in a new country is a major undertaking for anyone but when that transition also comes with a new course of study – often in a language other than your native tongue – the stakes can feel much higher. Mastering the logistics is one part of the puzzle but finding that “at home” feeling is another thing entirely... and it can take some time.

Frances Lee, 24, UNSW Sydney

*“The biggest thing I’ve learnt is that it’s so important to put yourself out there, even if you feel silly.”*

“Arriving from Indonesia, I knew I’d be okay with the heat but it was the dryness I didn’t expect,” says Frances Lee, a student at Sydney’s UNSW, completing a Master’s degree in special education. “My skin got so dry, because it isn’t used to the lack of humidity.”

Another thing Frances found shocking was the cost of public transport in the Harbour City. “I’d mostly travelled in Asia before this, where public transport – even taxis – are cheap. At first, I took the light rail everywhere in Sydney but then I looked at how much money it was charging me on my card and I was shocked. Now I try to stick to the bus or I walk if I can.”

## 4 tips from a seasoned student

Originally from India but having spent most of his life in Dubai, Sahel Mohammed moved to Sydney four years ago to study at UTS. Between uni, saving and socialising, he's found what works for him. Here are his top tips.

*“Having a casual job allows you to keep money flowing in.”*

**Get a casual job**  
“Every little bit helps and having a casual job allows you to keep money flowing in while also allowing you to widen your social circle outside your studies.”

**Automate your savings**  
“Figure out what the reality of your budget is. Automate essential expenses so they come out of your bank account at the beginning of each month and work out what you can save from there. Living in Australia might be more expensive than you expected!”

**Good food and fun doesn't need to be expensive**  
“My friends and I like to buy food at food trucks or affordable takeaway options – there are a lot of great options in areas like Harris Park – then we will have a picnic or do low-cost activities like days at the beach.”

**Transport costs more than you'd expect**  
“Public transport is expensive – but so is petrol. Treat it as a non-negotiable and allocate a set amount each month to your Opal card so you're not restricting your options when getting out and exploring.” \*

### Be proactive about making friends

When it comes to settling in, Frances has found a few new habits that pay dividends. “The biggest thing I've learnt is that it's so important to put yourself out there, even if you feel silly,” she says.

“I was lucky – because I go to church, I had a ready-made community here in Sydney but I also joined an app called Meetup and noticed they were hosting beach volleyball sessions for people who wanted to come and make friends. I've met some really great people that way.”

### Co-living spaces can be great sources of socialising

Frances rents in popular student co-living project The Switch in Kensington and says she's found like-minded friends living in her building. “At first, I didn't know if it was worth it but I started going to the gym then joined the run club we have and now I feel like I have a lot of familiar faces around me.”

### Find people who don't mind taking extra time to explain things

“When I arrived, I opened an account with CommBank and I didn't realise how helpful they were until I started setting up utility suppliers,” says Frances. “Little things – like explaining that I had to enter my passport details in a certain way – made it a much nicer experience and far less confusing and time-consuming!”

### Meal prepping is key to stretching your grocery budget

“Groceries in Sydney are expensive but I like to cook,” she explains. “My university classes are pretty spread out but I don't have a huge amount of time in between. I usually buy meat in bulk then I put it into smaller plastic bags to freeze. That way I always have something on hand when I need it.”



*Cost of Living*

# Money diaries

Ever wondered how other people spend their cash? Three weekly budgets reveal different ways to handle the spend-and-save juggle.

STORY BY BEK DAY

## A lab tech and content creator from Brisbane on \$90,000 per year

After moving to Australia to study science, this busy 23-year old lab tech balances her day job with retail shifts and online content creation. She saves every payday without a specific goal in mind and relies on frugal habits to stretch her income. She sometimes worries her money mindset is too conventional.

### *My money story*

"Even though I make sure I earn enough for the things I value – like socialising and travel – I do have some budgeting habits. I take my lunch to work every day and I wear my shoes until they are falling apart – to the point that my friends make fun of me. My mum always instilled in me the value of questioning if something is a need or a want and I feel like I've carried that through with me. I want to continue my studies in Australia but I also want to travel the world and get on the property ladder. I'm torn on what to choose and how best to spend the money I've saved."



### *My weekly spending*

- ♦ **Monday:** \$10 on groceries for dinner to top up last week's shop – if I catch myself dining out too often, I put myself on a ban and cook at home for friends instead.
- ♦ **Tuesday:** \$25 on a split dinner bill with friends at a Thai restaurant. Whoops!
- ♦ **Wednesday:** I took a Pilates class after work but had prepaid for a year and then ate dinner at home. Unintentional no-spend day – yay!
- ♦ **Thursday:** \$50 gift for a friend. This was a close friend so I spent a bit more. I'd usually split the cost with a group and pay about \$30. \$475 on my fortnightly rent.
- ♦ **Friday:** \$60 on a bigger grocery shop – I bought salmon, rice and green beans. I had to top up my oil and cleaning supplies, too.
- ♦ **Saturday:** \$20 on dining out, \$6 on skincare products. It was originally \$30 but I had a gift card so used that.
- ♦ **Sunday:** \$50 on lash extensions. I get them about once a month. They're a luxury but I love them.

I also spend about \$50 a week on transport, which includes buses and car-share apps.

**Total: \$746**



# A student working as an au pair and babysitter, living mostly on savings

This 21-year-old student moved from Ireland to complete a master's degree in Sydney and, like many of her peers, started out renting in "County Bondi". When the high costs became too much, she took on an au pair role in the Eastern Suburbs, which covers her accommodation and even comes with an e-bike for morning beach rides. She now lives mostly off her savings, topping up her income with babysitting.

## My money story

"I come from a fairly privileged background but my parents are very anti-material things. They made me and my siblings set up strict savings plans from the minute we could work an after-school job and the running joke in the family is that they'd recycle toilet paper if it meant saving a quid. I resented them for it a bit growing up but I'd never have been able to build up my savings the way I have if it wasn't for their guidance – and for them letting me live almost rent-free."

## My weekly spending

- ▷ **Monday:** I had a haircut and colour at a salon my friend works at. Even with a discount, the bill came to \$250, which I'm told is cheap for Sydney.
- ▷ **Tuesday:** I booked six weeks of surf lessons as a birthday gift to myself – \$55 per session. I finally stood up on my third lesson so it felt worth it this week.
- ▷ **Wednesday:** I had to sort out some visa issues, which meant an additional application: \$70. I also bought ice-creams for the kids I look after (\$25).
- ▷ **Thursday:** Even though my meals are included, I like to have some of my own snacks and treats at home – \$75 on groceries, plus \$15 on a face mask from Mecca.
- ▷ **Friday:** Dinner and drinks with friends, plus an Uber home made for an expensive night: \$156.
- ▷ **Saturday:** I spent the day at the beach and bought a wrap and drink for \$21 then I went home to babysit for the evening, which meant I didn't spend anything.
- ▷ **Sunday:** Coffee and a croissant: \$11, Pilates reformer class: \$20 (part of a pack of 10).

**Total: \$698**

# A marketing assistant from the Gold Coast earning \$75,000 per year

This 26-year-old marketing assistant has just returned from a five-week trip around Europe with her partner, leaving her savings in the red and her spending back in strict budget mode. Living with flatmates on the Gold Coast helps ease the sting of high rents and she's focused on rebuilding her finances after the big holiday splurge.

## My money story

"The first time I ever successfully saved more than \$1500 was for our Europe trip. We travelled for 5.5 weeks and I managed to save \$30,000 in the two years leading up to that trip, which felt like such a big achievement. Before then, I had this idea that I was bad with money but my boyfriend is good with it and I basically just followed his spreadsheet. I think because there was someone else invested in my savings, I stuck to the plan and scrimped a lot. I haven't bought any new clothes in about a year." \*

## My weekly spending

- ▷ **Monday:** \$200 on groceries for the week. We meal-prep so this will hopefully see us through for the whole seven days.
- ▷ **Tuesday:** I didn't leave the house all day as I worked from home, which meant I didn't spend anything at all.
- ▷ **Wednesday:** I spent \$6 on a coffee during my morning walk with a friend then my gym membership came out for the week, costing me \$45.
- ▷ **Thursday:** I spent \$56 on some containers to sort out our pantry. And we went for a drink after our evening walk with our dog, which turned into a late dinner: \$59.
- ▷ **Friday:** I had a pot-luck dinner at my friend's place. I was on appetisers so I made a baked brie that cost me \$27. I also bought a bottle of wine for \$19.
- ▷ **Saturday:** I did puppy yoga with a friend. It was \$45, which is pretty steep for yoga – but puppies!
- ▷ **Sunday:** I spent \$18 on a breakfast roll and coffee at the beach then I bought us both new toothbrushes, costing \$16. Afterwards, I had a massage at a local place. I had a voucher but opted for a longer treatment so I paid the difference: \$56.

**Total: \$547**

## Scam Watch

# Costly connections

Sophisticated online scams are targeting younger people searching for love. Here are some of the red flags.

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STORY BY SARAH MARINOS

When 22-year-old Ruby\* moved from rural NSW to study in Melbourne, she joined a dating app to meet someone who could show her the city. Jacob\* was a few years older, grew up in country Victoria and was studying engineering at another uni. The pair began chatting regularly but when Ruby suggested meeting, Jacob said his nonna in Italy had fallen ill and he had to visit her.

Their calls continued and Jacob said Ruby was the first girl he'd felt a connection with. Six weeks later, Jacob called to say his nonna had died. Ruby comforted him – until he asked for \$7000 to help pay for the funeral. "He said his mum couldn't help and I already knew his dad died when he was six. But when I said I didn't have the money, Jacob changed." He started harassing her, demanding Ruby pay money into his cousin's account. Calls and texts became aggressive until Ruby said she'd go to the police. After that, "Jacob" vanished.

"I didn't lose any money but I felt so hurt. I'd shared personal stories with him and it sounds silly but I missed our talks. Finding out Jacob wasn't who I thought he was was traumatic. It's going to be a long time before anyone gets close to me again."

### *A growing trap*

Ruby's story isn't unusual – and she's far from alone. Since 2020, young Australians have lost more than \$26 million to dating and romance scams, according to Consumer Affairs Victoria. Most are targeted through dating apps, social media and text messages by scammers skilled at turning affection into manipulation.

### *Spotting the set-up*

While scammers can sound genuine, there are some early warning signs to look out for when getting to

know people online.

"Common tactics include using emotional pressure and manipulation," says Dr Georgina O'Donnell, a forensic and clinical psychologist. "Scammers also usually avoid video or face-to-face contact."

They often have excuses for keeping things digital: a family emergency, a work trip or being overseas.

"Scammers will create a convincing profile, often using stolen photos," says O'Donnell. "They tend to move to private chat right away and will profess strong feelings quickly. They'll invent emergencies and ask for money or they'll ask for help with travel costs." It's also common for scammers to try to isolate their targets from loved ones or ask that the relationship stay secret. If someone you've never met wants to move fast or asks for money, that's a major red flag.





## Leveraging your emotions

Beyond the obvious money requests, these scams are designed to feel deeply personal. Dr Kate Gould, a clinical neuropsychologist at Monash University and lead of the Cyberability project, says that scammers "look for vulnerable people – someone who's moved away from home, is living in an unfamiliar place or doesn't yet have strong friendship groups."

They'll connect based on supposed shared interests, such as travel or music, or a shared trauma. "Scammers will tell you things like 'I bet my dog would love you' or start a chat with a very eager message like 'Hello amazingness'. It sounds flattering but it's all about creating quick intimacy."

They play the long game by building trust, mirroring your interests and slowly weaving emotion into every message until it feels real.

## The deeper impact

These scams don't only cost victims money, they cause distress, betrayal, anger and hurt. "There's a dangerous amount of grooming and emotional manipulation used to build trust and convince a victim that the relationship is real," says Gould. "The victim feels excited about their future and their emotions are genuine. When a scam comes to light, that comes crashing down. Some people are devastated and feel denial. They may get defensive about what's happened." \*

## How to better protect yourself



Never send money or share personal details with anyone you haven't met in person. If someone asks for money, stop contact immediately.



Do your research. Use Google reverse image search to check whether their photos appear elsewhere online.



Look for red flags. Fake profiles often use overly polished or blurry photos, have minimal personal information and very few social connections.



Be cautious with images. Avoid sharing personal or intimate photos that may be used for blackmail.



Chat with trusted friends or family about any potential online relationships to get their perspective.



Worried you've been scammed? Immediately message virtual assistant Ceba in the CommBank app. Ceba can help you lock your card and issue a new one quickly or connect you with a CommBank Safe specialist.

Money Mindset

# Lean on me

STORY BY LAUREN ROUSE

Being low on funds doesn't mean you can't show up for your mates. Here are some budget-friendly ways to support each other.

## Sharing is caring

Pooling resources is one of the easiest ways to help your buddies out of a tough bind. Moneysmart's finance expert, Justine Davies, suggests adopting a sharing mindset. "Invite friends over for a meal – cooking for two costs about the same as cooking for one," she says. "Share your clothes. Share petrol and parking costs. Offer your couch for a week or two if it will get someone out of a tight spot."

## Find a study buddy

Studying is expensive and that's before you factor in the price of things like textbooks. Reduce costs by splitting study materials with friends and signing up for the same class timetable. This guarantees you'll both have access to the resources you need, at half the price.

## Look for double deals

Most businesses on campus know their customers are on a budget so keeping an eye out for student deals is an easy way to save. Davies recommends watching for "refer a friend" promotions and "buy one, get one half price" offers. Partnering with a pal to take up these deals can ease their worries about spending.

## Keep it low-key

FOMO and finances rarely mix. But hanging out doesn't have to drain your wallet. Hosting a movie or game night or even a study session at home is way cheaper than splashing out on movie tickets or café runs – and you still get all the laughs (and snacks). Alternatively, take it outside. Group hikes, park picnics and beach hangs cost next to nothing and still deliver Insta-worthy moments.

## Lend an ear

We've all had moments when money feels tight and it helps to know you're not the only one. If you're trying to save, say so – a simple "I'm cutting back" can make friends feel more comfortable admitting they're in the same boat. And sometimes, the best thing you can do is listen. You don't have to have the answers – let them vent about money stress without judgement. \*

*"There was a period when I was low on cash and pretty worried about it. I told a friend at work and she turned around and gave me her regular Saturday shift. It's a gesture I've never forgotten."*

– STEPH, SYDNEY, NSW

**"Public transport can be pricey if you live far from uni. I made a similar timetable to a friend who lived near me and we carpooled to save on transport costs."**

– GEORGINA, BRISBANE, QLD



# Dialed in on debt

From HECS and buy-now-pay-later programs to your first credit card, debt can be a financial tool that – when used wisely – can help you move forward.



## 1. Own it

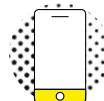


Before you can get ahead, you have to get clear. Write down every debt in your name – from your HECS-HELP balance to credit or loan balances – and include how much you owe, your interest rate and repayment terms. CommBank's Financial Fitness program calls this your "debt snapshot". It's a simple way to see the full picture so you can prioritise what to pay down first. Consider starting with the debts charging the highest interest as they're eating away at your cash fastest.



## 2. Get the goods

Not all debt is created equal. Focus on debt that helps you grow, like student loans that boost career potential or a home loan that builds long-term wealth. Then consider debt funding items that lose value or leave large amounts on high-interest credit cards. Understanding the difference is the first step to using debt as a tool for opportunity, not a trap.



## 3. Spend smart

Managing cash flow is key to financial savvy. That's where StepPay can help. It lets you split purchases over \$100 into four equal repayments, with no interest, no monthly or annual fees and no international transaction fees. Used wisely, StepPay helps you keep more money in your savings account (earning interest for longer) while managing your spending on everyday items or surprise costs with a little more flexibility.



## 4. Pay it down

The snowball method pays off smaller debts first for a quick win. The avalanche method targets larger, high-interest debts to save more over time. Whichever you choose, automate your repayments so you're never late and consider putting any extra money towards what's left.



## 5. Build credit

Think of credit as your financial reputation. Pay bills on time, keep debt balances low and borrow only what you need. Down the track, a solid credit history may help unlock better rates or rent a dream apartment – because lenders and landlords notice your good habits. Good credit doesn't happen overnight but it may open doors you haven't considered. \*

Ready to get your money in shape? CommBank's Financial Fitness curriculum is packed with simple, practical ways to manage debt, build confidence and take control of your finances.