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Brighter

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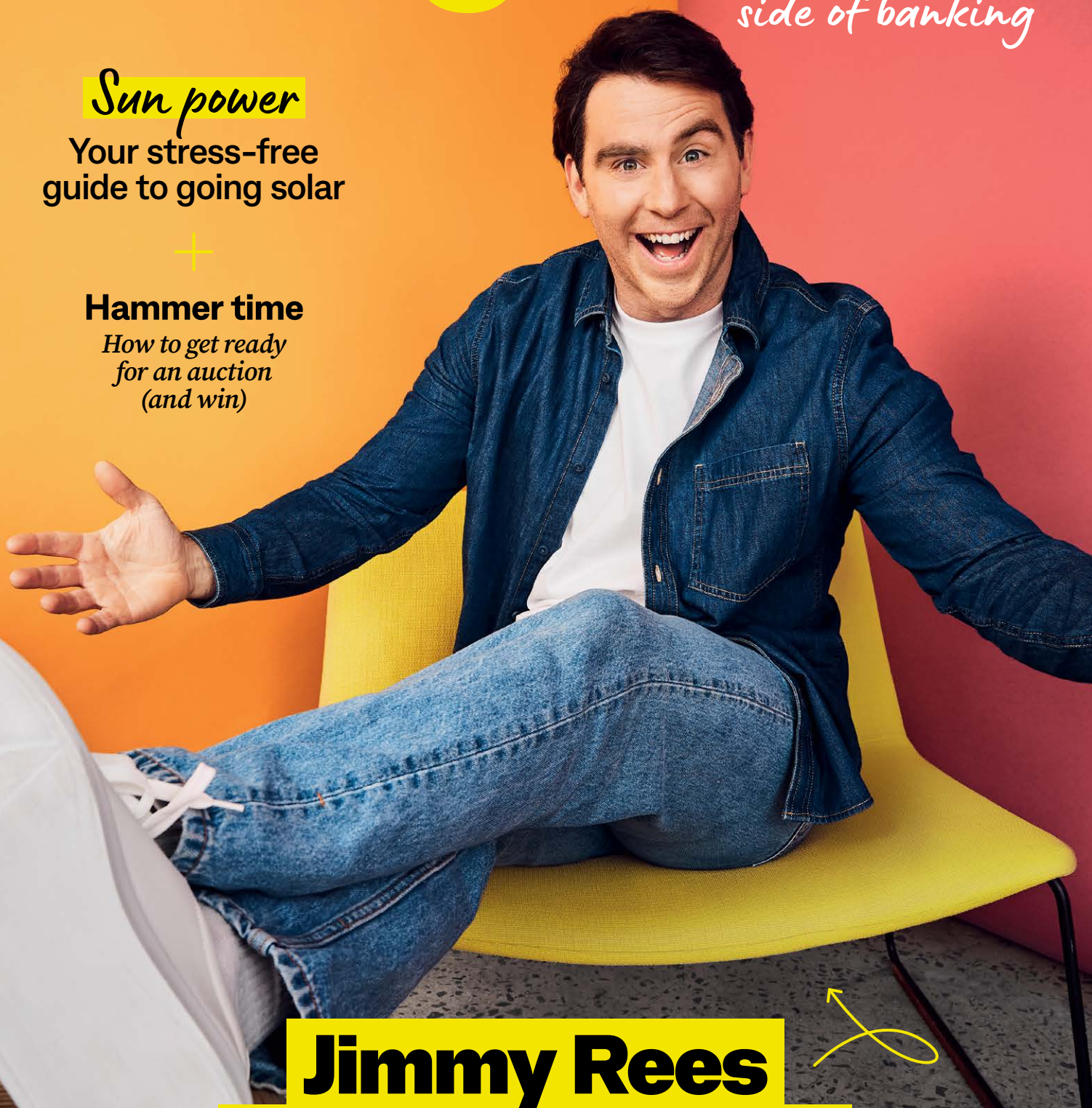
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Jimmy Rees

on why we need to talk about
scams... *seriously!*



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“Life is precious. Enjoy the small things and don’t take anything for granted.”

– RAE ANDERSON, DUAL PARALYMPIAN

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Planning a big overseas trip?
Or something closer to home?
Flip for our Travel special.



Andrea Jankovic

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Welcome

Let's be honest: there's not much about money that's funny. Sure, it can fund a whole lot of fun but the topic itself is usually wrapped up in heavy things like security, stability and stress. Even less funny? Scams.

Or so we thought. Then we sat down with comedian Jimmy Rees to talk about them (page 12). Or more to the point, to talk about how important it is that we talk about them – the near misses, the times you actually clicked the link (we've all been there) and those sketchy texts you stare at for five minutes trying to decode. It turns out that by clamming up out of embarrassment, we actually make ourselves even more vulnerable.

Sharing a scam story can feel deeply cringe-worthy and for many, the shame keeps them silent. Luckily, Jimmy makes a living out of sharing embarrassing stories so we hit him up for his take on what happens when you finally open up. Spoiler alert: the outcome is a whole lot better than you might guess.

Meanwhile, it's officially that time of year when the to-do lists start multiplying. You know the ones: Christmas shopping, holiday booking and frantically trying to get the house looking presentable for guests. We have you covered, from building a festive savings buffer (the gist: start literally right now; page 20), to easy weekend DIY updates (page 60) and a few gorgeous road trips to inspire your summer escape plans (page 56).

Dive in, stay safe and enjoy!



Brooke Le Poer Trench
Content Director

You should know...

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Know

Money matters

PHOTO ESSAY

More than a game

Palmerston Rovers player and coach Rebecca Jennings on her journey from rookie to territory representative and how grassroots football gave her friendship, purpose and pride.



Photo Essay

More than a game



STORY BY SALLY HUNWICK
PHOTOGRAPHY BY ROHAN THOMSON,
RUSSELL ORD + HELEN ORR



For an increasing number of Australian women and girls, the local football club has offered more than a weekly match. The teamwork and community has changed their lives.

The CommBank Matildas inspired a generation of women and girls to lace up their boots but it's local clubs that keep them in the game. Beyond the fitness benefits, these clubs offer a supportive outlet away from school, work and family where lifelong friendships are forged.

Crucially, clubs are listening to what female players need. Across the country, passionate leaders are volunteering, coaching and working to shift club cultures so every girl feels welcome and represented.

Supporting this grassroots boom is Football Australia, in partnership with CommBank, with the Growing Football Fund. The program supports communities with up to \$3500 grants to use towards everything from female-specific gear to coaching programs. Here, four inspiring women share how the game has enriched their lives and how they're breaking barriers to ensure the next generation can thrive.

Krissa Manns is director of women's football at Canberra Juventus Football Club in the ACT. A player, coach and mum of two, she's helping ensure women and girls have a voice at her club.

"I didn't start playing football until I was 12. I'd tried dancing and didn't enjoy it but as soon as I kicked a football, everything changed. I loved it and 20 years later, I'm playing and coaching with my six-year-old son, Sebastian, playing, too, and my three-year-old daughter, Ava, watching on.

When I joined Canberra Juventus, we wanted to rebuild the women's program. We got the team going again in 2024 and this year we've grown to two women's teams and three girls' teams. I'm coaching our State League 2 side, playing and also coaching our first under-14 girls' team, which is really exciting.

The first thing we did with our Growing Football community grant was design a jersey specifically for the women at our club and adjust the fit to make playing every week easier. The funding also helped us invest in strength and conditioning sessions. They're practical changes that send a powerful message.

I'm also passionate about female coaches – I didn't have one until I was in my late 20s. I had fantastic male coaches but girls also need women who understand what they're going through. This year, four out of five of our women's and girls' teams have female coaches and I can already see the difference that makes. The girls love seeing strong women at the club.

For me, football means more than just the game. It's playing with friends and enjoying myself. And if we can help more women and girls experience that then we're doing something right."

"This year, four of our women's and girls' teams have female coaches and I can already see the difference that makes."





Heather Greenaway has been part of Forrestfield United Football Club in Western Australia for more than a decade. A player and committee member, she's passionate about supporting her club's long-term vision for women's football.

"I started playing football as a kid because my uncle coached a local club. We'd go along and watch and then I found out a neighbour played for Forrestfield United so I decided to give it a go. I stopped after high school but came back when I was 25 and this season is my 11th year back at the club.

What I love most about the club is the atmosphere. Everybody is so welcoming. When I first came back, I didn't know a lot of people but over the years I've gotten to know players from the women's teams, the men's teams and the masters. We've become really good friends through football. We've been to each other's weddings and we catch up outside the club. It really does become like a family.

Football has helped me through some difficult times, too. When I started playing again, I'd just split up with my partner and having somewhere to go each week really helped. Football is so much more than a game.

Support from the Growing Football Fund has helped us continue building our women's program. It's exciting to see how much our club has grown over the years. Emma Barnes [see right] has done an incredible job putting together a five-year plan and it's been great to help build a genuine pathway for girls.

For anyone interested, it's never too late. We have a competitive team and a social team so there's a place for everyone. Come down, have a kick around and see what you think. You might just find your people."

Emma Barnes is the women's representative on the Forrestfield United Football Club committee in Western Australia. She discovered football in her 40s and is now committed to growing opportunities for women and girls at her club.

"I'd always wanted to play a team sport but as a police officer, the shiftwork meant weekend sport didn't fit into my life. When I came back from my last remote posting and moved into a new role, I decided it was time. Forrestfield United was the obvious choice because my brother was coaching and playing there and it was close to home. I loved it from the first season.

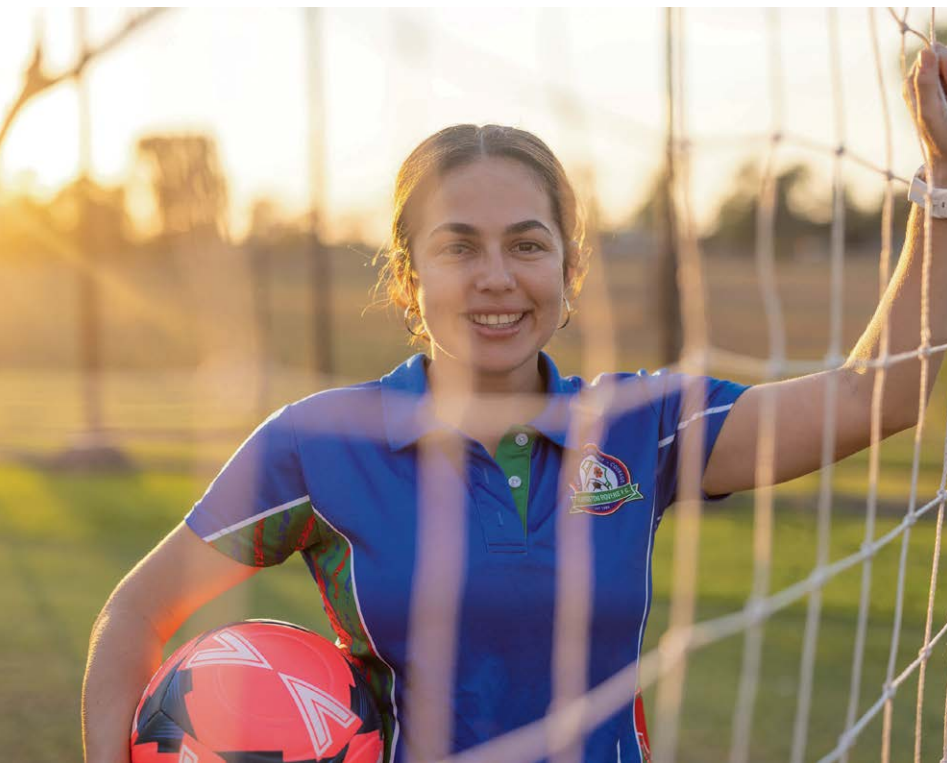
What I enjoy most about football is the social aspect. Training and playing with my team gives me an opportunity to switch off from everyday life. We have people from all walks of life with one thing in common: a love of football.

When I started, we had one women's team and no girls' teams so we set out to change that. Today we have two senior women's teams, an under-18 girls' team and plans to introduce an under-13 girls' team next season. Seeing that vision come together has been incredibly rewarding and support from the Growing Football community grant is helping make this happen.

For me, football is about so much more than playing. It's about connection, confidence and having something that's just for you. I think that's especially important for women, who are often juggling work, children and caring for everyone else.

If you've ever thought about joining a football club, just do it. You don't have to be the best player. You just have to want to get out there, have a bit of fun, kick a ball around and meet some new friends."





(From left) Rebecca Jennings, Barbara Lugg, Karla Langford, Deanna Bendtsen and Tamara Landsdown-Goodman.

“We have people from all walks of life with one thing in common: a love of football.”

Rebecca Jennings has been a passionate football player since she was eight years old. Today she's captain of the Palmerston Rovers FC senior women's team in the Northern Territory.

“When I was eight years old, growing up in rural Darwin, my dad spotted a sign on the side of the road for a football trial. I wasn't an overly sporty kid but I decided to give it a go. It's been a love story ever since.

Football has given me so much more than fitness. It's introduced me to lifelong friends, taught me resilience and shown me how to work as part of a team. Even volunteering around the club taught me skills I'll use for the rest of my life – from customer service and organising events to advocating for myself, my teammates and the game.

One of my passions is creating opportunities for women and girls. For years in the Northern Territory, we kept hearing there weren't enough girls to have dedicated competitions but I knew the demand was there. We just needed to build the pathway.

At Palmerston Rovers we've worked hard to make that happen. We applied for a Growing Football community grant to improve our women's program. With the grant, we ran 'come and try' sessions and made them as flexible as possible so girls and women could drop in any time. We just wanted people to have a go – and they did. Women stayed. Girls stayed. That's been one of the most rewarding parts. And so many women at the club wear more than one hat; they're players, coaches, committee members and football mums, helping build the pathway for the next generation.

If I could say one thing to parents, it's encourage your daughters to try football. My parents didn't think they'd end up with a daughter representing the Northern Territory six times! And I never imagined football would be such a big part of my life. Sometimes all it takes is saying 'yes' to that first training session.” ♦

Wise Words

Funny business

INTERVIEW BY BROOKE LE POER TRENCH
PHOTOGRAPHY BY NIGEL LOUGH

He might be the guy who makes us belly laugh but when it comes to scams, comedian and business owner Jimmy Rees is dropping the act to start a much-needed conversation.

You create lighthearted content. What made you want to join forces with CommBank to talk about scams? Scams affect me all the time but like everyone else, I rarely talk about it because of that lingering embarrassment. Every day, I'm weeding out my spam folder. Scammers have gotten so much smarter – I've seen fakes that look completely legitimate, even pulling in my past email history. I can't trust my own eyeballs anymore.

Have you had a close call where you genuinely couldn't tell if something was real or fake? I have a fun story. I got an email from the Governor General's office to get an award for the Order of Australia. I one million per cent

thought it was a scam! It just said, "The Governor General's office would like to talk to you. Call us." The email looked dodgy so my manager checked by calling an official number. It was real but checking with a legit source is the only way to be really sure.

Scam victims often experience shame. As a comedian, what can you tell us about how opening up to people can help?

What I've learnt from sharing so many lame stories about myself is that embarrassment is conquered when you own something. Even better, I've found that when you open up to people you trust, it's a two-way street. They're actually going to tell you more and everyone feels relieved.

You run your own business. Does that bring its own set of scam anxieties?

For sure. Whenever I get emails saying I've missed a payment or a debt collector notice or something from the ATO, my first thought is always, "Have I messed up?" You feel like you're in trouble. So as a rule I try not to react quickly when finances are involved.

How do you and your wife, Tori, manage this at home?

She'll send me screenshots asking, "Do you think this is a scam?" We've both clicked links and then realised they were dodgy. What's hard is the context is often perfect. You might take your kid to the hospital and then get a text the next day asking to fill out a related survey... and it's a scam. Like, how did they know?

How do you talk to your kids about online risks without completely scaring them? For now, we don't have internet browsers on their iPads and they use targeted apps for streaming, games and homework. But with AI and how exposed they are, it's about teaching them context. My kids will see a video and ask, "Did that actually happen, Dad?" and I love that. It's all about talking to one another. ♦



Spotlight

Steps to help ease your money stress

STORY BY STEPHANIE NUZZO

Mounting money stress can feel overwhelming but support is at hand. Here are some helpful ways to move forward.

Life has a way of shifting unexpectedly, taking a toll on your mind as much as your wallet. According to Beyond Blue, financial strain is the single largest external stressor affecting the mental health of almost half of all Australians. "Experiencing financial difficulty can happen to anyone," says CommBank financial assistance specialist Frederick Ke. "Whether you're concerned about missing a payment or just have general questions, we're available to support you, without judgement." Reaching out early ensures you're not alone.

1.**Review the numbers**

When money is tight, uncertainty only adds to your stress. Getting into the habit of checking your balance – even once a week – can help you feel in charge. You can even let technology do the heavy lifting by turning on smart alerts or checking Insights in the CommBank app to monitor your money movements.

2.**Prioritise high-interest debt**

Turning your focus to this type of debt first can save you the most money in the long run. But if you're looking for a way to build some momentum, pay off a tiny balance to cross it off your list. If multiple repayments feels messy, consider bringing them together into one loan to simplify things and reduce repayments.

3.**Protect your buffer**

If you find yourself dipping into house savings or rainy-day funds to pay for weekly expenses, take another look at your budget. A financial counsellor can help you reshape your spending and potentially connect you with government benefits or fee relief.

4.**Manage your payments**

Consider using a debit card for routine purchases so that you don't spend money you don't have. If you prefer using credit cards or StepPay, use AutoPay or set spending limits in your bank app so repayments are manageable and easy to fit into your budget.

5.**Seek tailored help**

Support options are available to you right now. CommBank has a dedicated team whose job is to listen and offer a range of tailored solutions that are right for your unique situation. Best of all, talking through options won't hurt your credit score and the reason you're seeking support will stay private. ♦

Help is here

**Running a business?**

Eligible customers can access tailored loan-term extensions, reduced payments or fee concessions. Call 13 26 07 to work through your options with CommBank's Business Financial Assistance team 24/7.

**Feeling overwhelmed?**

CommBank customers can access three free, confidential telephone counselling sessions with qualified professionals for emotional support. Call 1300 360 793 to book an appointment.

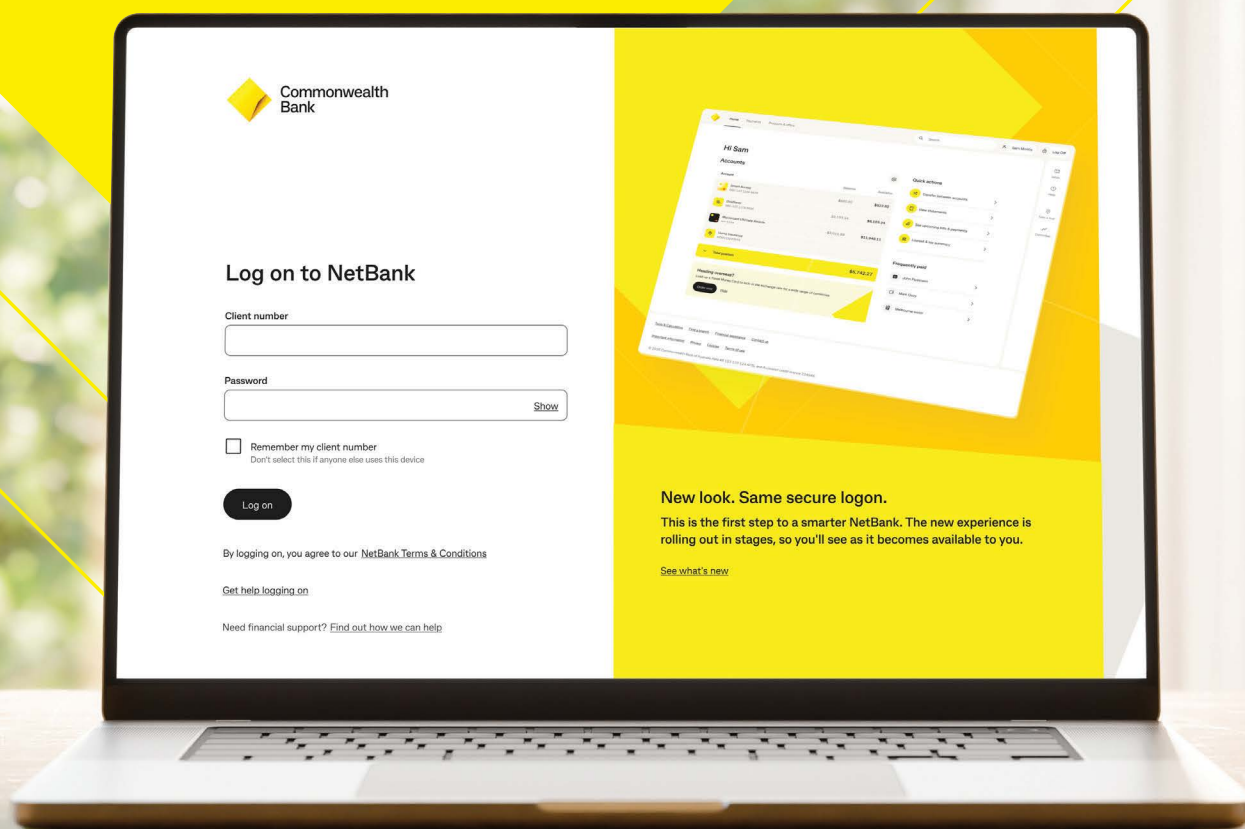
**Need more information?**

If your circumstances have changed or you think financial difficulty may be ongoing, type "Financial Assistance" into our virtual assistant in the CommBank app or call 1300 720 814 to discuss your options.

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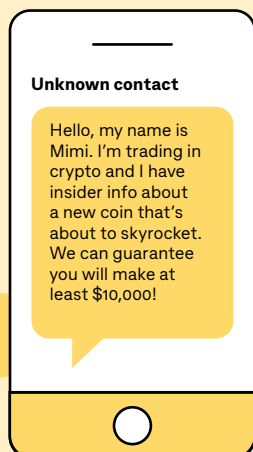


Stay Safe

False fortune

STORY BY SARAH MARINOS

Today's investment scams can be tough to spot. As a result, the defensive strategies that we need to help protect ourselves from them are changing, too.



If influence is power, the ability of household names to sway public trust is considerable – and in the hands of get-rich-quick scammers, it can be a recipe for disaster.

In 2025, the number of scams using deepfake celebrity images to endorse lucrative investment schemes jumped by 25 per cent, according to the Australian Securities & Investments Commission (ASIC). And the cost of these swindles is hardly minor. False investments are costing Australians close to a billion dollars each year.

While ASIC coordinated the removal of almost 12,000 phishing and investment scam websites in 2025, Australians continue to lose money, says Professor Dali Kaafar, executive director of the Macquarie University Cyber Security Hub and CEO and founder of Apatе.ai.

To help protect ourselves from falling victim to these scams, we need to understand how these operations play on our emotions to prompt fast action. Plus know what to do if we find ourselves caught in their trap.

Hook, line and sinker

Scammers typically begin with a hook – such as sophisticated AI-generated deepfake videos that look and sound like a celebrity or business personality. These clips are designed with one goal: to manipulate you into handing over money or information.

“AI is changing the scale and reach of these scams,” says Kaafar. “The people behind them are producing more believable content – and cheaply. They’re generating deepfake celebrity images that look and sound professional in hundreds of languages.”

“AI is changing the scale and reach of these scams. The people behind them are producing more believable content – and cheaply.”

– PROFESSOR DALI KAAFAR, CYBERSECURITY EXPERT

Setting the digital trap

Once you register for a fake investment scheme via a website or social media ad, scammers will try to move the conversation to a private channel, like an exclusive messaging group, or to a slick-looking investment platform or app. To build trust, a fake dashboard will often show an impressive (but entirely fabricated) account balance. Charts will highlight supposed profits and there will even be a functional-looking withdrawal button for your “earnings”.

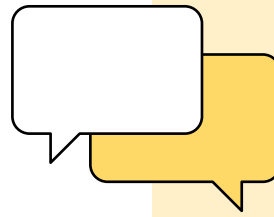
At this stage, victims are often allocated a “personal account manager” and may complete an onboarding process that mimics the standard identity checks of legitimate financial institutions. They will usually only ask for small investments initially but as the fake profits roll in, victims will eventually be persuaded to invest more to chase bigger rewards.

The catch comes when you try to withdraw funds. Suddenly, you’ll be hit with demands for taxes, verification fees or account-unlocking fees. Shortly after, the platform goes dark and your money disappears.

The power of speaking up

Tools like NameCheck (which searches available account details before you make a first-time payment) help protect you but one of your strongest defences is surprisingly simple: talking openly about your scam experiences and near misses.

Research commissioned by CommBank reveals a stark contrast: more than 90 per cent of Australians believe talking about scams with family and friends is important but only 8 per cent feel comfortable doing so. Breaking the shame and stigma around being scammed – and sharing knowledge about the risks out there – is one of the best forms of defence we can rely on. If you spot a scam, call it out. ♦



Scam alert: CommBank impersonation

NetBank is getting an upgrade so it’s important to be vigilant against fake links, calls and texts. Here’s how to help check that you’re really talking to us.



Don’t move money.

CommBank will never ask you to transfer funds to a “safe account”, share your PIN, password, one-time passcode, NetCode or card details or leave your card out for collection.



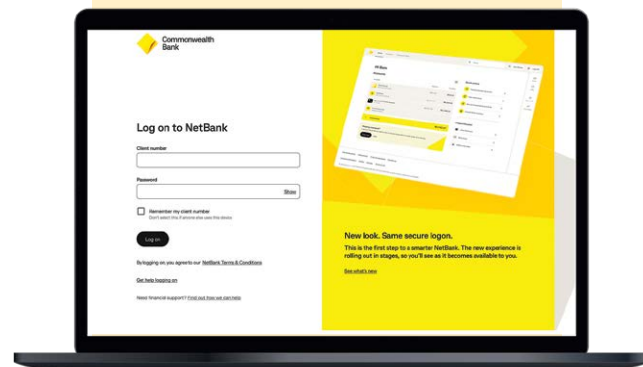
Verify CommBank calls.

If you get an unexpected call claiming to be CommBank, use CallerCheck in the CommBank app to help check if it’s genuinely them.

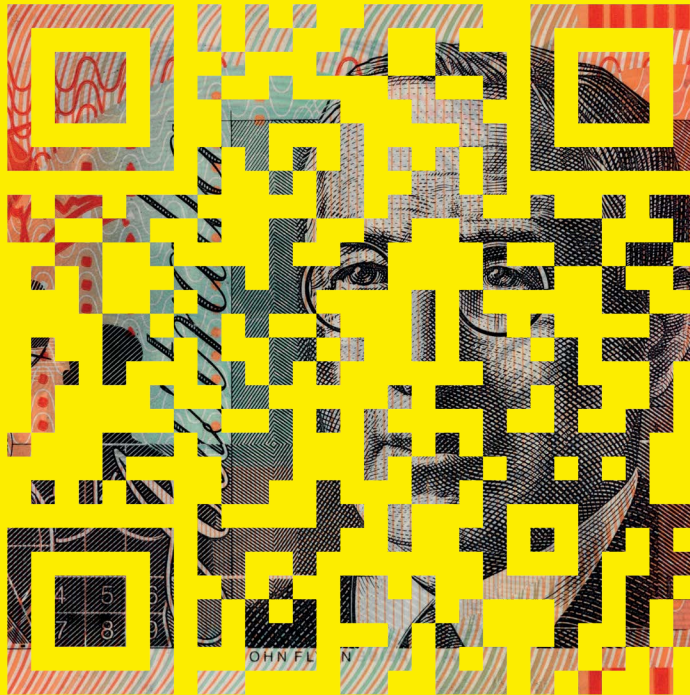


Reach out safely.

If a message feels unusual, don’t click any links. Always type commbank.com.au or netbank.com.au into your browser, message us in the CommBank app or call the number on your card.



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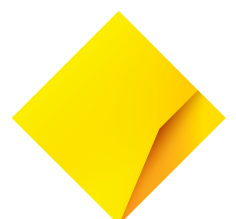
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1. Tap the **Pay** menu at the bottom of the **CommBank app** screen.
2. Follow the prompts to set-up a **withdrawal** or **deposit**.
3. **Scan the QR code** on the ATM to finish the transaction.

QR Cardless or scan the QR code for more guidance

Things you need to know: The CommBank app is free to download however your mobile network provider charges you for accessing data on your phone. The CommBank app is available on Android and iOS operating systems (minimum operating system version requirements may apply). Learn more at commbank.com.au/app. QR codes are provided for your convenience and the location you are taken to will not ask you banking information like your NetBank Client ID, password, or NetCode; or include a link to login. For more information visit commbank.com.au/hoax. The target market for this product can be found within the product's Target Market Determination, available at commbank.com.au/tmd. For information on the terms and conditions for QR Cardless deposits, including information on applicable limits, please see the CommBank app terms and conditions which can be found in the CommBank app on your iOS or Android device. Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945.

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A woman wearing a white Santa hat with a red pom-pom and white sunglasses is smiling in the background. In the foreground, there are two wrapped gifts: one in red paper with a green ribbon bow, and another in white paper with an orange ribbon bow. The gifts are resting on a red and white striped surface. The background is a solid yellow color.

Save

Get ahead

BUDGET SMART

Build your festive buffer

Use the coming weeks to
get your budget ready for the
holiday-season crunch.

Budget Smart

Build your festive buffer

STORY BY LAURA CULBERT



A stress-free festive season may sound like a Christmas miracle but it is possible – with a little forward planning.

The holiday season is a magical time... but it doesn't always come cheap. Between food, presents, travel and all those festive catch-ups, your bank balance can take a hit. But what if there was a way to soften the financial impact of the season without sacrificing any of its charm? The solution is to start building a savings buffer in the 10 weeks leading up to December so you're not caught off guard when the expenses pile up.

Week 1

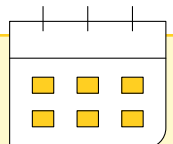
Get clear on the numbers

Start by auditing your finances. First, consider how much extra money you usually have on hand every month. Next, jot down your gift list and entertaining obligations and do some back-of-the-envelope sums on how much you'll likely need to cover Christmas. Once you determine the difference between these numbers, you'll have a good sense of how much you need to save to cover the shortfall. The secret here is to be honest about your outgoings and look at every dollar spent. Your plan is only effective if it starts from a place of complete transparency.

Tip

Dupe your deadline

Plan for your 10-week buffer period to end in early to mid December so you avoid last-minute panic and price hikes. "I love an artificial deadline," says Westcott. "It means you get to stride into the festive season with your money sorted and that confidence means you can actually enjoy the festivities."



Weeks 2–6

Build the habit

Now that you're clear on your goal, take a fresh look at your budget and see if there are any expenses you can cut back on, even just temporarily. For example, you might cancel your Netflix subscription over the busy festive period – will you even have time to watch *Elf* anyway?

If you struggle to stay disciplined, take choice out of the equation. In the savings section of Insights in the CommBank app, you can add a goal and then break it down into weekly automatic transfers so you never miss your target. “Automating your savings takes decision fatigue off the table,” says Betsy Westcott, a financial wellness expert and coach. “The transfer is already taken care of.”

CommBank Yello is changing

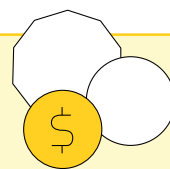
Keep an eye out for the new ways you can turn daily spending into exclusive offers, perks and holidays in the CommBank app.



Weeks 7–9

Check in on your progress

After a few weeks, check how your strategy is going. If your savings buffer is growing, you'll feel motivated to keep at it. But if you're falling short, it's time to adjust. “Ask yourself what needs to change,” says Gemma Mitchell, financial adviser and author of *The Money Reset*. “Is your goal realistic? Can expenses be reduced further? Can you bring in extra income? Think about the levers available to you and what makes sense for your situation.” Not sure where your money is going? Up your saving IQ with real-time intelligence and Insights in the CommBank app.



Tip

Don't underestimate interest

“While interest won't make you rich on its own, it does compound,” says Westcott, “so it's closing the gap to your goal a little faster each month.” With CommBank's GoalSaver account, you could get bonus interest for growing your savings balance each calendar month. Search CommBank GoalSaver to learn more.

Week 10

Allocate your buffer

As you spend your festive fund on gifts and other expenses, stick to your budget (and try to resist the temptation of extra stocking stuffers). If you build up savings early enough, consider taking advantage of sales like Black Friday and check out any discounts or offers you may be eligible for through CommBank Yello. The usual rules apply: have a list of what you want to buy and always compare prices. “Sales can be great but they still require discipline,” says Mitchell. “The risk is getting caught up in the hype and buying things you wouldn't have considered if they weren't discounted.” ♦

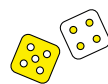


The Explainer

How to use debt wisely

STORY BY MARNI DIXIT

A cautious attitude towards spending might keep you safe but it can also hold you back from building wealth.



Spending styles are incredibly personal and varied but anxious spenders are one group that can find themselves tied in knots over financial decisions – even those that have the potential to help.

Financial coach Karen Eley notes that people who have a black-and-white view of debt may see it as something to fear. While this caution is great for keeping you from overcommitting, it can also freeze you in place, preventing you from recognising when certain financial tools can actually work in your favour.

This is where the concept of “intentional debt” comes in. It simply means using credit for purchases you can already afford, backed by strict personal safeguards to keep spending and repayments perfectly in check. Crucially, it’s never used as a false extension of your income; it’s only workable if you can already cover the purchase with cash. Without that framework, it’s not a strategy – it’s a liability.

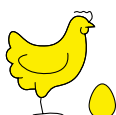
Your brain on money anxiety

The meaning we attach to money is deeply psychological. “Money can represent safety, independence, success, control or even self-worth,” says clinical psychologist Mary Bonich. “So our emotional response to spending doesn’t always change when our financial circumstances improve.”

If you’ve experienced financial instability, your brain learns that spending is risky and saving is the only way to stay safe – even when your current situation is stable.

A subtle mindset shift could help

Anxious spenders may find it helpful to reframe debt not as an inherent failure but as a deliberate choice. To make this pivot, start by interrogating the purpose of the financial tool you’re considering, to ensure it serves a long-term goal. Next, look at the numbers. Can your current cash flow absorb the repayments? Do you have a plan if interest rates rise? Answering questions with logic rather than fear allows you to view credit as a calculated step toward building wealth.



The golden rule

Before you take on any kind of debt, Eley says you must clearly understand your true financial position. “Don’t just rely on what the lender says you can afford,” she says, adding that having a repayment plan before taking on any debt is one of the best things you can do to make this situation as stress-free as possible.

Eley also suggests getting advice from a credible resource, such as a financial adviser. “Debt can be a powerful strategy but it needs to fit your long-term financial plan.”



The training-wheels approach

If you want to try balancing cash flow with credit for the first time, there are tools you can use to gently dip a toe in the water. These include zero per cent interest cards, such as CommBank Neo, which also offers no late fees or surprise charges. You can choose from three credit limits up to \$3000, each with a monthly fee of up to \$25, depending on your limit. Paying your balance in full and not making any transactions avoids fees – the key here is spending only what you can repay.

There are also low-rate and low-fee credit cards that may fit your lifestyle and budget. Search CommBank credit to review the bank’s full selection. After a few months, take a moment to look back at how the process has been working for you and your bank balance then assess the best next steps from there.



Building a healthier relationship with money

A healthy relationship with money doesn’t mean you never worry – some concern is useful. But the goal is to have your concern help guide decisions rather than cause paralysis. One way to help with anxiety around paying off a credit card bill each month is to use a tool like AutoPay to do it for you. “Automation is a great tool to help with debt reduction and reduce the stress or additional energy required to do this,” says Eley. “It does, however, rely on sufficient funds being in the account to make the deductions.”

Ultimately, building a better relationship with credit isn’t about spending more; it’s about fearing less. By combining personal boundaries with effective spending tools, you can stop seeing credit as an unpredictable risk and start using it as a way to help build the financial future you want. ♦

Quick steps to help master your cash flow



Face the numbers:

Know your exact balances and due dates.



Track your habits:

Understand when and why you feel the urge to use credit.



Prioritise a buffer:

Build an emergency fund first to anchor your security.



Be strategic:

Consider paying off high-interest debt first.



Keep it cash-backed:

Use credit if you can pay it off in full right now.



Pace yourself:

Use credit in a low-risk and controlled way before considering any larger strategies.



Check-in:

Review your financial goals regularly.

When financial tools serve a purpose

Managed with care, structured options can act as a practical financial lever rather than a burden. Some everyday examples include:

- **A mortgage** to purchase a home within your budget.
- **Borrowing to invest** in a wealth-building or income-generating asset.
- **A business loan** to fund equipment, systems or growth infrastructure.
- **A rewards credit card** for daily convenience that can be paid off in full each month.
- **An offset or redraw facility** to manage cash flow while actively reducing home loan interest.

First Nations

Writing a new money story



STORY BY BRONTE CHARLES

Through education and community-led support, the My Money Dream program is helping reshape conversations about finances, build confidence and support stronger futures for First Nations people.

When Courtney Kelly (pictured) lost her mum in 2022, the proud Kulkalgau woman from Zenadth Kes (Torres Strait Islands) was confronted with a reality she had never planned for. While navigating the grief of her mother's passing, she was suddenly also faced with the unexpected financial cost of saying goodbye.

"Really, you want to be focusing on grieving," she says. "But instead, you're trying to work out how you're going to pay for funerals, memorial services and everything that comes with it."

Growing up, money wasn't something Courtney's family talked about. Her mum was generous to a fault, believing that if she had five dollars, everyone should have the same. That spirit of generosity created a home full of love but it also meant financial planning wasn't talked about.

Overcoming systemic barriers

Looking back, Courtney says her family's story reflects the experience of many First Nations people. Generations of financial exclusion, from stolen wages and discriminatory policies to restrictions on accessing banking and financial services, have created lasting impacts that continue to shape conversations about money today.

Determined to build a different future for her son, Courtney completed the First Nations Foundation's My Money Dream program.

"It was the first time money made sense," she says. "It didn't feel like someone was talking at me. It felt like something that reflected my own life and community."

Now, more First Nations people across Australia will be able to access that same support through a new collaboration between CommBank and the First Nations Foundation.

By community, for community

Developed by financial literacy education organisation the First Nations Foundation, My Money Dream is a free financial education program created by First Nations people, for First Nations people. Designed for learners aged 16 to 60, plus support workers and community organisations, the program combines practical financial skills with cultural knowledge and lived experience.

My Money Dream is available through CommBank's branch network, contact centre, digital platforms and Indigenous Business Banking channels, making it easier for communities around Australia to access culturally designed financial education, regardless of who they bank with.

For Courtney, one of the biggest lessons she took from the program wasn't so much how to budget, it was seeing that financial education could reflect First Nations realities.

"The program doesn't just tell people to stop supporting family," she says. "It understands that kinship and sharing are central to our culture. Instead, it gives practical ways to set healthy boundaries while still looking after the people you love."

Beyond the numbers

Using strategies from the program, Courtney created separate bank accounts for everyday spending, bills, savings, emergencies and family support. She also adopted the snowball method of paying off debt (tackling payments from smallest to largest). This helped her systematically reduce what she owed while also building long-term financial security.

Within months, Courtney had paid down debt, purchased her first new car and built an emergency fund. "The biggest change wasn't financial; it was that money stopped feeling scary. The program gave me confidence."

Today, Courtney works as a community development and training officer with the First Nations Foundation, travelling the country to deliver financial literacy training to First Nations communities and organisations.

Having completed the program herself, she says she's able to share her own lived experience with others. "I can genuinely say that these strategies worked for me. I'm not teaching something I've only read about."

Building financial wellbeing

My Money Dream was designed to make financial education practical, culturally relevant and accessible, says First Nations Foundation CEO Leah Bennett. "The program reflects our communities, experiences and the realities of how money is managed so we can meet people where they are."

Brooke Scott, executive manager of First Nations strategy at CommBank says access to culturally relevant financial education can help strengthen long-term financial wellbeing as a whole. "It underpins so many aspects of everyday life, from managing expenses to feeling confident about the future," she says.

For Courtney, the program is about far more than managing money. "Our grandparents weren't even allowed to have bank accounts until about 50 years ago," she says.

"Sometimes people wonder why their parents never taught them about money but often they didn't have an opportunity to learn."

The process isn't about judgement or shame, she says. "It's understanding where we've come from, having better conversations about money and building stronger futures for ourselves, our families and our communities." ♦

Whether you're looking to manage everyday expenses, tackle debt or plan for your family's next milestone, My Money Dream offers a free, culturally safe space to help First Nations people get there.



Search CommBank My Money Dream to learn more.

Energy Efficiency

Simple steps to a smarter home

STORY BY JULIE LEE

Switching to solar can be smart but with changing rebates and new tech, the process can feel daunting. Here's how to get going.

Whether it's power bills blowing out your budget, the falling prices of renewable tech or attractive government grants, there's never been a better time to invest in solar and batteries at home. And according to energy expert and SolarQuotes founder Finn Peacock, there's an emotional pay-off, too. "It's a wonderful feeling to generate your own electricity. Everyone should get to experience it."

Regardless of the motivation, more Aussies are turning to renewable energy. In the second half of 2025, 183,245 batteries were sold in Australia, more than the previous four years combined. There are now more than 420,000 home batteries nationwide and 4.3 million households with rooftop solar.

If you've been thinking of joining the renewable revolution, here's what you need to know about energy consumption, installation and out-of-pocket expenses.



What you need to consider

Before buying, Peacock says you need to understand where the financial returns come from. "Eighty per cent of your savings will come from self-consumption, which is using the solar yourself," he says. "That's where you save the big dollars because you're not paying the grid up to 75 cents a kilowatt-hour. You're making it yourself for free, essentially."

He also suggests being clear on your goals. "Do you just want to get your bills as low as possible or do you want to try to make money with energy trading? Both options are valid but they change what kind of system you buy and how they're configured."

Ultimately, it helps to view solar as a long-term strategy rather than a get-rich-quick scheme. "At the moment, the feed-in tariff – your credited excess energy that's fed back into the grid – is just a few cents per kilowatt-hour," Peacock notes. "The real value is simply using the electricity you're generating that you'd otherwise have to pay for."

“Max out your battery capacity, particularly if you plan on charging an electric vehicle down the track.”

The “solar nerd”

Tom Szecsodi, Maryville, NSW

When Tom Szecsodi and his family moved into their new home, it already had a few solar panels. But as a self-described “solar nerd”, Tom quickly set about maximising their capacity and adding a battery buffer.

“I wanted to become more sustainable and reduce our power bills,” he says. “We have underfloor heating and ducted air conditioning so the house chews a lot of power. Our biggest bill in winter last year was about \$1300 for the quarter.”

Tom crunched the numbers and liked what he saw. “I understood there’s a capital cost to putting in the additional solar and a battery but when I looked at that investment over a longer timeline, the equation absolutely made sense.”



Tom Szecsodi’s battery fits neatly in his garage.

Your 3-step kick-start guide

Ready to get going? Here’s how to lay the groundwork for a successful set-up.

1 Check your foundation
“You want to consider if your roof is suitable for solar,” says Peacock. “You ideally want a north-, east- or west-facing roof that’s clear of shade.”

2 Understand your power footprint
“The good news is that these days almost all energy retailers have an online dashboard where you can track your electricity usage hour by hour,” says Peacock. “That’s a perfect starting point for talking to an installer – it gives you a clear idea of how big a battery you might want.”

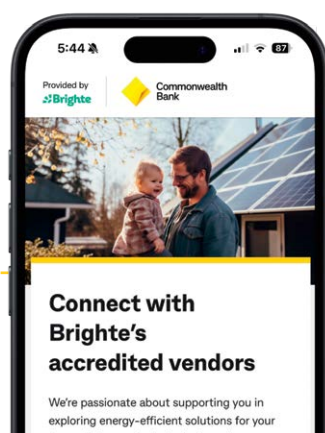
3 Vet your vendor
Peacock says: “The golden rule of avoiding a dodgy solar installer is to cross-reference reviews. Don’t just look at one site – check Product Review, Facebook, Google, Trustpilot and SolarQuotes and compare the rankings. If you see a big discrepancy between the review platforms and the average score, that’s a red flag.”

How to find an installer

Want to make sure you’re dealing with the best when upgrading your home’s energy efficiency? Brighte is an online marketplace that helps you find

accredited vendors and easily compare quotes. Eligible CommBank customers can use Brighte to find vendors, compare quotes, access discounted financing at checkout with a CommBank home energy loan and arrange installation, all in one place.

Search CommBank Home Energy Upgrades for more information.



Breaking down the dollars

There's no denying it: the heavy upfront cost of solar installation has historically been a barrier to entry. But as infrastructure costs come down and energy prices go up, the time it takes to recoup your investment is shrinking.

According to Paul Nicolo, general manager of consumer lending at CommBank, renewable home upgrades offer long-term value, with "break-even periods potentially being realised within a few years."

When it comes to price, Peacock warns against deals that look too good to be true. "Don't be seduced by a cheap deal. If the system is badly installed, you won't get those savings." CommBank and Brighter's digital marketplace connects buyers with accredited installers to help ease the process. ♦

Insider tips

- ♦ **Check your energy needs.** To estimate your home's energy performance and explore upgrade options as well as estimated costs and future savings, CommBank's Home Energy Assessment Tool is a simple online calculator that quickly produces this information.
- ♦ **Stack the rebates.** The federal government's Cheaper Home Batteries Program slashes around 30 per cent off home battery installation costs. Quality retailers should automatically include applicable government rebates in your quote but always double-check. Head to energy.gov.au for a list of available rebates and offers.
- ♦ **Future-proof your storage.** You can generally only claim the Cheaper Home Batteries Program rebate once on your property so if you're going to use it, ensure you invest in a decent-sized battery from the start.

"Start keeping a simple spreadsheet of all your current energy expenditure. Apart from making usage transparent right now, it's satisfying to compare your savings later on."



The electrification fanatic

Charles Coppel, East Brunswick, Vic

"I've become a bit of a dinner-table bore about renewables," says Charles Coppel, an 89-year-old self-funded retiree. He became passionate about renewable energy in 2022 after reading engineer and scientist Saul Griffith's book *The Big Switch*.

"What we'd been spending on gas and electricity was absolutely horrific so we did our own big switch in late 2022," says Charles.

The Brunswick East local increased his rooftop solar layout from 10 panels to 32 and added a home battery. "At the same time, we phased out gas entirely by replacing our hot-water system, heating and cooling to the house. We also bought an electric car."

The upfront cost of fully electrifying his home was large – about \$55,000 – but Charles sees it as a valuable investment. His total annual energy expenses dropped from about \$6600 (including petrol) in 2022 to \$1130 in the last financial year.

"For retired people, this is a brilliant way of lowering your ongoing living expenditure," Charles notes. "Plus, you're adding tangible value to your home."

Money Habits

Good intentions

STORY BY LAURA CULBERT

A cautious attitude towards spending keeps you safe but it can also hold you back from building wealth.



As a struggling actor in the '80s, Jim Carrey wrote himself a \$10 million cheque and dated it 10 years in the future. As the legend goes, he then used visualisation and hard work to make it a reality. Six months before the date on the cheque, he was offered \$10 million for a movie for the first time.

The story is a reminder that while budgeting and saving are the cornerstone of good money management, our mindset matters, too. Enter manifesting. At its core, the idea is simple: by focusing on a clear goal, you're more likely to make choices that get you over the finish line faster.

Clear the clutter

As any organisational expert will tell you, clutter can lead to mental fatigue and avoidance. When it comes to your finances, if your money life is messy (unopened bills, a wallet stuffed with old receipts), it triggers stress. And to protect yourself from that stress, you're likely to avoid looking at your money altogether. To focus on what you really want, audit your finances, organise your bills, declutter your wallet.

Be specific

Setting clear goals is crucial to manifestation. According to financial wellbeing expert Jane Monica-Jones, giving those goals an identity is key. "If your account is called 'Italy 2027', it may be easier to pause before an impulse purchase because you're not just saying no; you're building towards something specific."

Picture your goals

Visualisation helps bring goals to fruition, largely thanks to a phenomenon called cognitive priming. "When we repeatedly bring a goal to mind, we prime our attention towards choices that support that goal," says Monica-Jones. "It's not about imagining something and expecting it to arrive. It's about helping the brain and body become more familiar with the future we want so we're more likely to take aligned action."

Let go of doubt

When we focus on scarcity or negative self-talk, we can unconsciously look for evidence to support those fears, says Monica-Jones. And our behaviour can mirror the story we tell ourselves. "Self-limiting beliefs, such as 'I'm bad with money', can influence how we earn, spend and save."

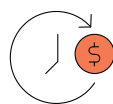
To help transform these beliefs, build new evidence through small actions. "If you believe you can't save, start by putting away \$5 a week. The amount matters less than proving you can keep a promise to yourself."

Reframe delays

Setbacks happen; what's important is the recovery. "The first step is to remove the shame," says Monica-Jones. "Then restart with a goal that feels achievable. The aim is to keep going back to the future you're trying to support." You can set a goal with Insights in the CommBank app and it can recalculate your weekly savings amount or extend your timeframe if needed.

Practise gratitude

Take the time to reflect on your achievements and celebrate every win, no matter how small. It's a great way to keep your headspace positive and your goals within reach. Affirmations can boost positivity but Monica-Jones says to keep them believable. "If you feel overwhelmed by money, 'I'm wealthy and abundant' may feel too far away. 'I'm learning to take one financial step at a time' may be more effective." ♦



CommBank's GoalSaver account rewards your ongoing effort. If you grow your balance each month, you'll score bonus interest.

Smarter Payments. Lower fees.

Eligible customers can now access
a 0.99% transaction fee.

🔗 commbank.com.au/smart



*T&C's, eligibility criteria apply

Grow

Make it count

SEEN AND HEARD

A strong lead

James Roberts discusses the psychological traps scammers are using to target Australian businesses.

Seen and Heard

A strong lead

STORY BY BEK DAY

Think your business is cybersafe because you have great software? You need to fight psychological tactics, too.

According to the National Anti-Scam Centre, Australians reported a loss of \$2.18 billion to scams in 2025 and businesses are firmly in the crosshairs. One in three cybercrimes starts in the inbox, according to a recent Australian Signals Directorate report, with a single email scam costing a medium-sized firm an average of \$97,166. Here, two CommBank business customers share the moments that helped redefine their security strategies.

Spotting signs of fake urgency

Leadership coach Anjani Amriit (pictured, left) considers herself highly vigilant. But a near-miss proved just how easily even the most tech-savvy leaders can be manipulated by a well-timed attack. “I had a close call recently,” says Anjani. The trap was classic: a spoofed email disguised as a notification from her social media scheduling platform.

“The email looked completely legitimate. It used the company’s exact branding and logos and warned that my payment had failed. It claimed my account would be suspended and I’d lose years of client data unless I took immediate action.”

That “immediate action” is where the trap snaps shut. “My first reaction was pure panic,” she says. “I didn’t want to lose my data so I hovered over the link. But right then, a thought stopped me: ‘Wait, I haven’t checked the actual sender address.’” Anjani closed the tab, inspected the header and recognised the fraud.

Kim Allen, CEO and co-founder of CRA Construction



Ensuring everyone knows to verify

For Kim Allen, CEO and co-founder of CRA Construction, a false sense of urgency was also the weapon used against her team. “A new team member had just processed a \$27,000 invoice and uploaded it into our system for my approval,” says Kim. “Simultaneously, an email arrived using my name, demanding the overdue invoice be paid ASAP.”

Driven by a desire to impress a new boss and quickly resolve a perceived crisis, the employee rushed to bypass the standard checks. It’s a commonly exploited vulnerability. Research from Macquarie University highlights that scammers routinely deploy social engineering techniques, like impending deadlines or rewards, to deliberately bypass our logical filters.

My honest reflection

“It was a hard-hitting reminder that our biggest vulnerability is not necessarily technology but human behaviour,” says Anjani. “Scammers are incredibly good at exploiting fear, trust and the instinct to act before we have time to think.”

My honest reflection

“If I hadn’t checked all invoices individually, this one would have been paid,” says Kim. “The day I caught this was a random spot check. After that close call, I made a process to check every invoice as an additional layer of approval.”



**James Roberts,
Executive general
manager of fraud and
scams at CommBank**

Opening up about the scams

James Roberts, executive general manager of fraud and scams at CommBank, notes that business vulnerabilities usually stem from two main psychological traps. “The first is optimism bias – the ‘it won’t happen to me’ mentality. The second is underestimating just how sophisticated these operations are, which leads to a lack of protocol.”

Since her close call, Anjani says her team has changed tack. “We now talk about scams, not just as a cybersecurity issue but as a human awareness issue.” She’s also made it a priority to create a culture where staff feel empowered to pause when red flags emerge.

“If something creates a sense of panic or urgency, I encourage people to take a breath, check the details, verify the source independently and to try not to make decisions from a place of pressure,” says Anjani. “But I’m also very aware that it’s not always easy to do in the moment.”

Tip

Better safe than sorry

“If a caller says they’re from CommBank, ask them to send a message to your CommBank app using CallerCheck,” says Roberts. “And never click a link in an email – find the company’s phone number from their official website and call them.” Search CommBank Scam Tips to learn more.

Mitigating risks with good process

At CRA Construction, Kim has baked healthy skepticism directly into the operational workflow. “My team now knows they need to review the senders in each email they receive,” she says. The business now promotes a culture of questioning everything – especially if money is involved. Invoices that are over a certain figure are always verified with department leaders.

These built-in processes may be relatively simple but they ensure financial decisions are being cross-checked.

Staying on top of the AI landscape

While many business owners have a solid understanding of the tactics scammers use, the goal posts are moving due to AI.

It’s the reason Anjani’s business has renewed its focus on behavioural modifications as well as strengthening her tech safeguards. “The best defence is not just better software but also greater awareness in the team.”

Anjani has rolled out regular training for staff, as well as clear reminders on what to look out for. She’s also encouraging the team to speak openly about near misses. “It’s critical that we train ourselves and our teams to recognise psychological manipulation. Scammers aren’t just hacking our computers – they’re hacking our emotions.”

Teaching a team to respond calmly

The data reinforces this approach. While AI capabilities can make it harder than ever to spot digital scams, training can hugely improve the ability of employees to respond to threats with a level head. Research by KnowBe4, a company that measures the “phish-prone percentage” (PPP) of organisations, found that after just three sessions of security training over three months, the average PPP in Australia and New Zealand dropped by half, to 17.8 per cent. And that number dropped to 6.4 per cent after 12 months of consistent training and simulations.

Ultimately, security is a living business process. As Roberts advises: “Make it a regular habit to check the latest fraud alerts and pass that knowledge down. A forewarned team is your best firewall.” ♦

Quick Wins

Is your business built to innovate?

STORY BY STEPHANIE NUZZO



Think innovation is strictly for big tech? Holly Ransom, author and host of the CommBank Business Innovation Awards, unpacks how owners can build a forward-thinking business.

What is the most effective way for a leader to build an innovative workplace culture?

"Conversation is the unit of work through which we process complexity, shape ideas and move them into action. So if you want a genuinely innovative culture, pay close attention to how these happen day to day. Leaders who are intentional about the quality of daily conversation are doing more for their culture than any formal program could."

How can owners encourage their team to take smart risks?

"By modelling it. Alongside that, give your team 'rules of the road'. Be clear on what a smart risk actually looks like in your business, the scale of bet that's appropriate and how you test before committing real capital. That clarity removes a lot of the fear, because everyone knows what a calculated risk looks like, rather than guessing."

When a new initiative falls flat, how should a business leader handle it?

"The instinct when something flops is to look for someone to blame but I encourage leaders to resist it. A more useful response is curiosity, not judgment. What were our assumptions? Did we properly assess market fit and risk appetite? What can we learn? The most critical thing a leader can do is protect the team's appetite to keep trying. Innovation is the lifeblood of a business and how a leader responds in that moment tells the team whether it's safe to keep going."

What is one habit a team can implement this week to start thinking more innovatively?

"Start a 'to-test' list alongside your 'to-do' list. Every day, circle one small bet you can run within 24 hours. It might be tweaking a process, swapping who owns a task or changing how you open a meeting to spark more questions. Circle one item and commit to testing it before the day is out. That small injection of variety, done consistently, makes a real difference to your idea velocity, team motivation and energy, which contributes to better performance." ♦

"A small injection of variety, done consistently, makes a real difference."

Build practical innovation skills, on us

CommBank has teamed up with the University of Melbourne's Wade Institute of Entrepreneurship to offer online training for anyone in Australia. Whether you're running a business, honing your skills or starting fresh, the cost for this self-paced course is covered by CommBank. You don't even need to be a customer to jump in. To get started, visit commbank.com.au/innovation.



Cash Flow

Ahead of the rush

STORY BY BELLA BRENNAN
PHOTOGRAPHY BY NIGEL LOUGH

Small business owners love peak trading periods but they can put pressure on cash flow. Here are some ways to help keep the money moving before the end-of-year highs.

While business owners can't predict the future, they can prepare for periods they suspect will be busy. Now is the time to get your cash flow in shape before Black Friday sales and Christmas. To help you get started, we've broken down six key questions to ask yourself today. Think of it as a quick health check to see how ready you really are to ride the upcoming holiday wave.

Can you see your cash flow?



First things first: do you actually know where your money is? Liete Calleja, a director at business advisory firm business DEPOT, warns that a clear cash-flow forecast is non-negotiable if you want real visibility over

what's landing in your account and when. "Profit doesn't automatically mean money is available. Timing is everything." She recommends a rolling 13-week forecast covering sales, inventory, supplier payments, wages, super, rent, GST, loan repayments and marketing spend.

It's a lesson Gabrielle Gardner (pictured) is learning firsthand. As the founder of Get Dressed, a natural salad dressing and organic topper brand launched this year, cash-flow visibility has become her top priority as the business scales. "Shopify has great systems in place in the back end for cash flow so I use that, plus a basic profit-and-loss sheet," she says.

Can you bridge a cash gap?



It sounds counterintuitive but booming sales can be your biggest hurdle. “One common misconception is that strong sales will automatically solve cash-flow challenges,” cautions Calleja. “But increased sales often require businesses to fund stock, labour and operating costs before they see the financial reward.”

Gabrielle is living that reality. “It’s hard to predict demand but planning ahead is what I’m working on,” she says. “It’s all about ensuring manufacturing slots to get production in time.” Get Dressed uses a co-manufacturer so securing production early is key. “If they have brands doing larger quantities, I can easily slip down the priority list,” she says.

“The gap is big because I’m in the start-up phase. It feels like I’m constantly spending and it takes time to see it returning.” To keep things lean and manage the strain, she’s spending selectively, running the business solo for now and leaning into distribution channels that pay upfront or on 30-day terms.

Are your stock levels right?



Inventory is a balancing act. If you’re a newer business, Calleja suggests mapping out three sales scenarios – conservative, expected and highly optimistic – while keeping an eye on supplier lead times, minimum order quantities and flexibility to reorder on the fly.

Gabrielle says Get Dressed is still in trial-and-error mode. “I have an indication of what stock I’m moving through. My forecasting is based on early signs of returning customers.” A potential distribution agreement can also change the equation. “Satisfying stock for distribution looks different to the direct-to-consumer business. There’s many moving parts right now.”

Are your margins protected?



We all love a big sales spike but holiday promotions can be a trap if you’re not careful. While discount periods are great for drawing in customers, Calleja says you must look at the hard numbers first. Before you sign off on a discount, wholesale deal or bulk order, you need a firm grasp on your margins, your break-even point and the working capital required to make it work. “A promotion that drives strong sales can create financial pressure if the margin isn’t sufficient to absorb increased labour, freight, packaging or supplier costs,” she says, suggesting that owners model cost increases of five, 10 and 15 per cent to test whether a promotion is a safe move for the business.

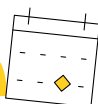
Have you got a short-term safety net?



Finally, remember you don’t have to white-knuckle it alone. A business overdraft may help cover the working-capital gap when manufacturing, stock, payroll and super costs rise before peak-season revenue reaches the account. “An overdraft can be a helpful tool to bridge timing differences between money coming in or out or putting growth plans into motion,” says Calleja.

One way Gabrielle is safeguarding Get Dressed is through wholesale. “I’m looking at distribution for cash flow because you get money upfront, order the stock and know that cash is coming back to you within 30 days.” ♦

Have you factored in Payday Super?



By now, Australian business owners are paying super at the same time as wages, with payments received by employees’ super funds within seven business days of payday. Experts say this regulatory shift, aptly named Payday Super, represents one of the biggest cash-flow changes employers have experienced in recent years. “Essentially, that old quarterly buffer has disappeared,” says Calleja. To adjust, she recommends forecasting wages and super together, particularly when casual staff, overtime and penalty rates increase during peak periods.

Power your business with real-time intelligence



Use the Cash Flow tool in the business profile of the CommBank app to monitor income, expenses and trends, while prompt invoicing and convenient digital payment options may help reduce payment delays.

Cheat Sheet

Your auction-ready checklist

STORY BY DILVIN YASA

When the goal is to walk away from an auction with confidence and a winning bid, preparation is key.



Nothing says spring has arrived quite like a Saturday morning auction. But if you're new to the game, stepping into the crowd can feel daunting. The secret to trading those pre-auction jitters for confidence? A rock-solid game plan. We've broken down everything you need to do before the gavel falls so you can bid with total peace of mind.

Tip

A word about price guides

A price guide is an estimate provided by the agent to indicate what a property is expected to sell for – but it is not a guarantee of actual price. To get a better idea of the final price, buyers should look at comparable sales, current market conditions and the level of competition for similar properties.

1.

Organise conditional pre-approval

Take the guesswork out of the finance. Conditional pre-approval is an indication of how much you might realistically borrow, helping you set a budget, narrow your property search and show sellers you are serious.

“Getting conditional pre-approval from your bank provides certainty around borrowing capacity before you start your search,” says Thierry Tao, senior relationship manager, premier banking at CommBank. “It can also help you assess whether the proposed repayments will be sustainable for you.”

Tip

Word play

There's a difference between conditional pre-approval and being auction-ready. The former gives you a baseline budget (usually valid for 90 days). Auction-ready means you found the property you want, your lender has checked it and your finances are green-lit for that home.

2.

Understand how auctions work

Bidding on your dream home is about much more than waving a paddle. The more familiar you are with the rhythm and pace of an auction, the more comfortable you'll feel when it's your turn to raise your hand, says Renee Cross, a real estate agent at Ray White. “One of the best ways to give yourself the winning edge is to attend a few auctions to get a feel for the language, pace and buyer behaviour. Speak with a local agent or auctioneer to understand the specific rules in your area and watch past auctions on YouTube.”



3. Review comparable properties

There can be a big difference between a seller's ambition and a property's true market value so it's vital you research comparable properties before you bid.

You can look at recent sales (not listings) of similar properties in the neighbourhood or check out the CommBank app. Search "Buy a home" in the app and you can access property insights, including estimated value ranges and recent sales history. "From a lending perspective, we can provide an internal valuation, which gives buyers added confidence and a clearer understanding of the property's value before bidding at auction," says Tao.

Tip

Unconditionally yours

Unlike private treaty sales, auction bids are unconditional, with no cooling-off period and no clauses allowing you to make an offer subject to finance, contract review or building and pest reports. In short: make sure your lender clears the property before auction day.

4. Tick off the legals

Found the perfect property? Obtain a copy of the contract of sale and Section 32 statement from the vendor's agent and have your solicitor or conveyancer check them prior to the auction for settlement terms, special conditions, inclusions, exclusions and more.

"This ensures you fully understand the terms, conditions and potential risks before signing," says Tao.

"At CommBank we offer access to Home-in, which connects customers with conveyancing and legal advice, often with a discount if they proceed with their home-loan approval."

You'll also need to arrange building and pest inspections prior to buying. This step is particularly important since the contract is unconditional, meaning there is no opportunity to renegotiate or withdraw based on the property's condition. It's also important to check with a building surveyor and the local council regarding any plans you may have for future renovations.

5. Decide on your bidding approach

Auctions are fast-paced so having a limit (and sticking to it) is vital, says Cross. "A defined maximum ensures decisions are made based on budget and value rather than pressure."

You'll need to consider the strategy that best suits you. Opening bidding can show strength and confidence, bidding in odd increments can slow the auction or you may want to wait until the property is "on the market", meaning the reserve price has been met and the property is guaranteed to sell. Remember, you can't withdraw a bid once it's been made so the best approach is the one that suits your budget and level of comfort, adds Cross.

6.

Prepare for the psychology of the day

High emotions, fast-talking auctioneers and stiff competition can easily trigger information overload. Bringing a level-headed support person who knows your budget inside out is a helpful way to stay grounded. Melbourne-based first-time buyer Cindy Tran, who bought last year, agrees. “I had my deposit ready and a close friend by my side but the energy builds incredibly quickly,” she says. “When the price pushed past my initial plan, having that support helped me calmly decide whether to use my small buffer or walk away.” Trust your prep, take a deep breath and remember you don’t have to do it alone.

Tip

Moving quickly

Apply online with CommBank in as little as 10 minutes to get purchase-ready. Finish the speedy online application process and a specialist will reach out to finalise your application shortly after.

Search *CommBank Home Loan* to learn more.

Home-in is a brand of CBA New Digital Businesses Pty Ltd ABN 38 633 072 830, a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank. Go to <http://www.commbank.com.au/home-loans/home-in-app> for more information.

7.

Complete auction-day admin

First thing: you need to register to bid. Make sure you have a driver’s licence (or photo ID and proof of address, like a utility bill) handy. If a property is sold at auction, the winner must pay the deposit (usually 10 per cent) and sign the contract immediately. It’s a good idea to confirm the seller’s preferred payment method before the auction day and update your transfer limit with your bank so you can make the payment. Tao says it’s also a good idea to know the settlement terms of the contract – usually 30 to 120 days. “This determines when the rest of the balance is due.” ♦

Tip

What happens if a property is passed in?

If a property is passed in, it means the highest bid has failed to meet the seller’s minimum acceptable price. In situations like these, the highest bidder (usually) earns the exclusive right of first negotiation with the vendor. “This is not a legal requirement but rather a courtesy – and it can be a key strategic advantage,” says Cross. “Being the leading bidder may place you in a strong position to secure the property without further competition.”

Scaling Up

Fit for purpose

STORY BY HANNA MARTON + STEPHANIE NUZZO
PHOTOGRAPHY BY NIGEL LOUGH



When Beare Park founder Gabriella Pereira landed a game-changing partnership with CommBank, her corporate past proved just as useful as her design prowess.

Dressing elite athletes, running a luxury fashion line and executing a nationwide corporate makeover is a lot to juggle, especially for a small business owner with a newborn in her arms. Yet for Gabriella Pereira, designing for thousands of CommBank employees feels like a natural evolution. “It’s a huge honour to be involved in even a small part of the work frontline staff do in communities across the country,” she says. Bringing precise tailoring, pragmatic minimalism and a subtle nod to CommBank’s signature yellow to the daily grind, Pereira is turning the humble work uniform into a masterclass in functional style, marking the latest chapter in the bank’s 40-year history of collaborating with local designers.

Full-circle moments

Few designers are as qualified as Pereira to dress CommBank’s frontline team around Australia. After all, it was her job as a business development manager for an investment platform that inspired Beare Park, which launched at Australian Fashion Week in 2021.

“I started the brand because I couldn’t find what I wanted to wear to work,” she says. That experience suiting up in different environments would come in handy when crafting the CommBank collection.

“It’s been amazing to collaborate... and bring the products to life.”

Insight led

That hands-on experience gave Pereira a front-row seat to the daily realities of Australian workplace style: “I was selling investment products in a national role, going from Wagga Wagga to capital cities and everywhere in between. This helped me understand how people in financial services dress differently depending on where they are.”

Given Beare Park’s timelessness and quality, it’s no surprise that inclusivity and flexibility are at the heart of this line. “A team member might be on a parenting journey or prefer a larger fit so we’ve built that into the collection,” says Pereira. “People can mix and match depending on what suits them, their function and their role. It’s a diverse range that caters to everybody.”

Gabriella Pereira outside her flagship store in Sydney’s Paddington.



Dream team

Since Beare Park is a small business that typically uses Australian-based tailors, Pereira has been leaning on CommBank’s long-time uniform production partner for information and advice. Collaborating with the right partners is a business philosophy that has long-guided Pereira. “They understand the fits and preferences of staff and know so much about fabrication,” she explains. “It’s been amazing to collaborate with them and bring the products to life.”

Helping hand

CommBank staff members have been invaluable, too, reinforcing the importance of listening directly to the wearer. “Although I’ve been customer-led from the beginning of Beare Park, design can be an insular job,” says Pereira. “Designers can sometimes live in an echo chamber, trying to make a collection newer, better and different. I’m rarely directly in front of my customers.”

Having access to genuine, real-time feedback throughout the process was as rare as it was fulfilling. “The staff have been so positive and generous,” she says. The ultimate goal? “A capsule wardrobe that staff are proud to wear and that helps each one feel comfortable and confident at work.” ♦



Fair Shares



Find your investing style

Tight budgets and shifting markets make it vital to pick tools that align with your risk comfort and preferred level of control.

STORY BY BROOKE LE POER TRENCH

With wallets feeling the squeeze and global markets moving quickly, guessing your way through the financial world is not an option. True wealth-building isn't about trying to time the market perfectly; it's about understanding your goals and, most importantly, your personal relationship with risk.

Failing to understand that limit can quickly derail your strategy. According to James Gruber, CommSec equity market strategist, one of the biggest missteps you can take is "chasing hot stocks or sectors without understanding the potential risks."

For investors looking to navigate today's environment, it can be helpful to understand your preference for curated options or total hands-on control.



1.

The curated minimalist

If you want your money to work for you but lack the time or desire to analyse individual stock charts, you're a curated minimalist. Designed for new investors, Everyday Investing in the CommBank app provides helpful tools and allows you to invest in up to four diversified funds based on how much growth and associated risk you're comfortable with. And you can start with as little as \$2. "Automating contributions by setting up a recurring investment helps create the habit," says Gruber. "It also reduces the temptation to try to time the market." Investing fixed amounts regularly may help average out purchase costs and smooth out market fluctuations.

2.

Look inside the basket

You don't need a huge bank account to own a piece of some of the world's biggest brands. With CommSec Pocket, you can start with as little as \$50 per trade and pick from a curated list of 10 themed ETFs including top Australian companies, tech and sustainability. "This set-up spreads your money across dozens of companies, rather than relying on the fortunes of just one or two," says Gruber. "That means if a few investments perform poorly, others may help offset those losses."

3.

The hands-on strategist

If you enjoy researching market trends, reading company reports or just want absolute authority over the assets in your portfolio, you're a hands-on strategist and should consider using CommSec. This gives you access to the Australian Securities Exchange (ASX) and international markets. "Choosing individual stocks allows you to invest in companies you're willing to research and hold for the long term," says Gruber. This strategy requires a moderate-to-high level of risk comfort balanced by the potential for higher, more targeted investment returns.



"Automating contributions helps make investing a habit."

— JAMES GRUBER,
SHARE MARKET
STRATEGIST

4.

Which path is yours?

Whether you start small with Everyday Investing or CommSec Pocket or command your portfolio through CommSec, the secret is consistency. To build this routine, Gruber suggests trying to set aside a small, affordable amount to invest each week, fortnight or month, even if it's modest. "The habit helps build experience and confidence without putting your portfolio at undue risk." And by clearly aligning your strategy with your comfort zone, you can help turn uncertainty into a manageable plan for the future. ♦

Tip

Mix-and-match your investing style

Can't decide between simplicity and total control? You don't have to choose. "These days, many investors have a mix of both ETFs and managed funds," says Gruber. "Though investing in ETFs is often framed as a simpler approach, the truth is that both require research." If you want the best of both worlds, you can always take a hybrid approach.

To learn more, search investing in the CommBank app.

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Business Growth

Could AI be saving you more time?

STORY BY STEPHANIE NUZZO
PHOTOGRAPHY BY NIGEL LOUGH

OpenAI expert Joel Solomons shares his top tips for applying some of the benefits of ChatGPT to your daily business operations.

As any founder can attest, efficient admin can be the difference between a manageable workload and rising stress levels. With AI becoming a more central part of our lives, the question is less about if you're using the tech and more about how well you're putting it to use. "Owners want to focus on what they love and admin is rarely on that list," says Solomons. "ChatGPT can handle data entry and paperwork, which can save you time."

This is what he refers to as the "low-hanging fruit" of business AI. Automating these tasks creates space to experiment with more advanced uses of the tech over time. "The key is simply to start using it."



Tip

Check your outputs

"Treat everything the AI gives you as a first draft, not a final product," says Solomons. "Review everything that comes out of it to ensure it's accurate and truly aligns with your core values."



Tools for tradies

For trade business owners, AI tools can act as a virtual assistant with the capacity to help with paperwork, scheduling and other repeatable tasks – leaving you to focus on job sites and staff. This allows tradies to better protect their off-the-clock time and focus on revenue-generating jobs, rather than time-consuming busywork. To get more time back, try these three shifts:

- ◆ **Don't waste time agonising over prompts:** "Instead of trying to perfect it on the first try, say: 'This is what I need to accomplish. What extra information do you need from me to do this well?'" When you take that approach, ChatGPT will begin to ask you to share the specific information it needs to give you the best response. "Just like you would give context to a human assistant, you can do the same here," says Solomons.

Hospitality essentials

From rosters to stock, AI has the potential to elevate the daily business runnings for hospitality leaders, says Solomons. "AI can easily handle everyday tasks, like scheduling and basic admin." But it's increasingly showing its worth as a marketing tool as well.

"ChatGPT has also gotten much better at producing design, images and visual canvases," he adds. "But in the future, it's going to become even more powerful." For café and restaurant owners hoping to level up, the AI expert suggests starting with these simple prompts:

- ◆ **Ask the tool for tips:** "I always recommend asking ChatGPT a direct question," says Solomons. "For example, type: 'I'm a café owner. How can you help me with rostering?' From there, it will give you ideas and tailored plans on what you can do."
- ◆ **Use it to respond to feedback:** "If you're responding to a customer at 10pm, you might be tired or a bit too direct," says Solomons. "AI helps you sound polished, professional and balanced, without coming across as defensive."
- ◆ **Review your ordering efficiency:** Given the right data, ChatGPT can analyse your stock levels. Input your recent orders and remaining stock then ask it to highlight menu items that aren't performing or tweaks you can make to reduce waste.



Retail reimaged

Whether you run an ecommerce set-up or a local store, AI has the potential to streamline administrative jobs that can take retail leaders away from other parts of the businesses.

For Solomons, the beauty of using AI here lies in its agility. "You can ask ChatGPT to take on different personas or simulate roles within your business," he says. "It can act as your marketing or customer service lead or help you streamline supply orders. Your imagination is really the limit." A few highly effective ways to put AI to work on your shop front include:

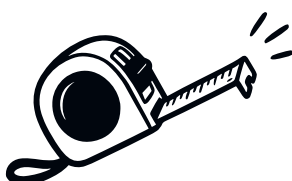
- ◆ **Using AI to update product descriptions:** Let ChatGPT know the tone of voice you'd like it to adopt, along with details like length requirements and formatting. From there, it will be able to craft a list of copy options for you to review and edit.



- ◆ **Responding to customer questions:** Email correspondence can be laborious but it is important work. Ask ChatGPT to help smooth out the process. "Prompt it by setting a scene," says Solomons. "Try something like: 'You're my customer service representative.' It will adopt that persona and you can chat to practise." From there, it can easily produce draft responses.
- ◆ **Brainstorming ideas:** You can use AI in social media or for business marketing strategies. Ask it to take on that specific role then tailor the responses based on what you need. "You can personalise ChatGPT to your style," says Solomons. "You can even tell it to simplify things or ask it to copy a specific format you like." ◆

- ◆ **Record job details out loud:** You don't need to sit at a laptop typing up site notes after a long day on the tools. Try using voice mode to speak directly to your AI assistant. "You can speak to ChatGPT and have a real-time conversation to talk through the scenario," says Solomons. As an added bonus, ChatGPT can also review photos you upload and add those details into the scope of work.

- ◆ **Create tailored invoices:** Ask AI to keep note of your default business details, like standard payment terms, ABN and licence number so you never have to re-enter them. When it comes time to build out invoices, it can generate them quickly for you to review.



CommBank has partnered with OpenAI to help upskill Australian businesses with game-changing AI strategies. Explore more by searching CommBank Business Masterclass.

OpenAI

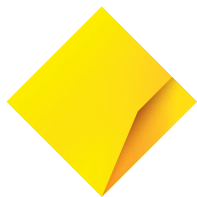


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GOAL KEEPING

The long game

How a move to Indonesia inspired a career reset for dual Paralympian Rae Anderson.



Goal Keeping

The long game

STORY BY FIONA TOMARCHIO
 PHOTOGRAPHY BY ANDREA JANKOVIC
 HAIR & MAKE-UP BY GEMMA ELAINE
 STYLING BY JEN BAZ

Dual Paralympian Rae Anderson opens up about lessons learnt beyond sport and why success is about more than medals.

After undergoing multiple surgeries during her childhood, Rae Anderson didn't just learn to move – she learnt to prevail. The dual Paralympian and CommBank ParaMatilda spent years in hospitals and rehabilitation due to cerebral palsy. “The surgeries shaped me as a person and an athlete,” she says. “They taught me how to push beyond physical and mental barriers.”

That resilience would prove invaluable. Despite starting sport later than most, Rae quickly rose through the ranks of Para-athletics before competing at the Rio 2016 Paralympic Games. But after Rio, her career ended abruptly. “I left athletics in 2017 because javelin was no longer on the schedule for the 2020 Tokyo Paralympics,” she says. “It was hard but it was an amazing reset for me.”

Empowered change

When she stepped back from elite sport in 2018, Rae moved to Indonesia to undertake cultural studies, gain perspective and mentally recharge. The break wasn't a sign of failure – it was self-care.

“A lot of athletes have this mental crash when they retire because our whole identity is tied to us being an athlete,” she says. “Indonesia reminded me that there's so much more to life.”

The experience gave her a clearer sense of who she was beyond results and the next competition. Away from training schedules and performance expectations, Rae immersed herself in study, language and a new culture – a reminder that life could be rich and meaningful beyond sport.

Coming full circle

Back in Australia, the young athlete's next chapter was already taking shape. The career break had given her a renewed outlook but it hadn't dimmed her competitive drive.

Having grown up skiing, Rae transitioned to alpine skiing under the guidance of the national team. “The change was extreme for my body,” she says. “My cerebral palsy affects my left side and I'm heavily affected by the weather.”

At the 2022 Beijing Winter Games, she became the seventh Australian to compete at both Summer and Winter Paralympics. “Looking up the hill after I had finished seventh in the world [in slalom] was a feeling I thought could never be matched again,” she says.

But one more pivot was still ahead. Football was Rae's first love. Now, as a CommBank ParaMatilda, that ambition has come full circle. “I always wanted to be a Matilda. It was something I always saw myself being,” she says. “To have the chance to play with the ParaTillies and to help open pathways for kids with disabilities is amazing. I'm so proud to be a part of it.”



Rae's top lessons

Identity beyond sport: "I make sure I balance my social life and downtime with being a high-performance athlete."

Don't rush: "Try many different sports and see what's out there."

Be adaptable: "It's fine to have a transition period in your career."

Supporting roles

Maintaining motivation is one of the top challenges in high-performance sport. "It's not just about medals or our performance – there's so much more at stake."

For Rae, a strong support network has been key. "I've been incredibly lucky with the people around me, especially within the ParaTillies," she says, adding that family remains her anchor. "My mum is my everything – my rock."

Having a steady presence around her has helped her stay grounded through every change and challenge and the time spent in Indonesia continues to shape her mindset. "It taught me it's okay to step back and be present for myself."

Visit commbank.com.au/brisbane2032 for more details on CommBank's Brisbane 2032 Games partnership initiatives.



Q CommBank Brisbane 2032

Passing it on

Her advice for the next generation is simple: prioritise balance and don't rush. "Life is precious. Enjoy the small things and don't take anything for granted."

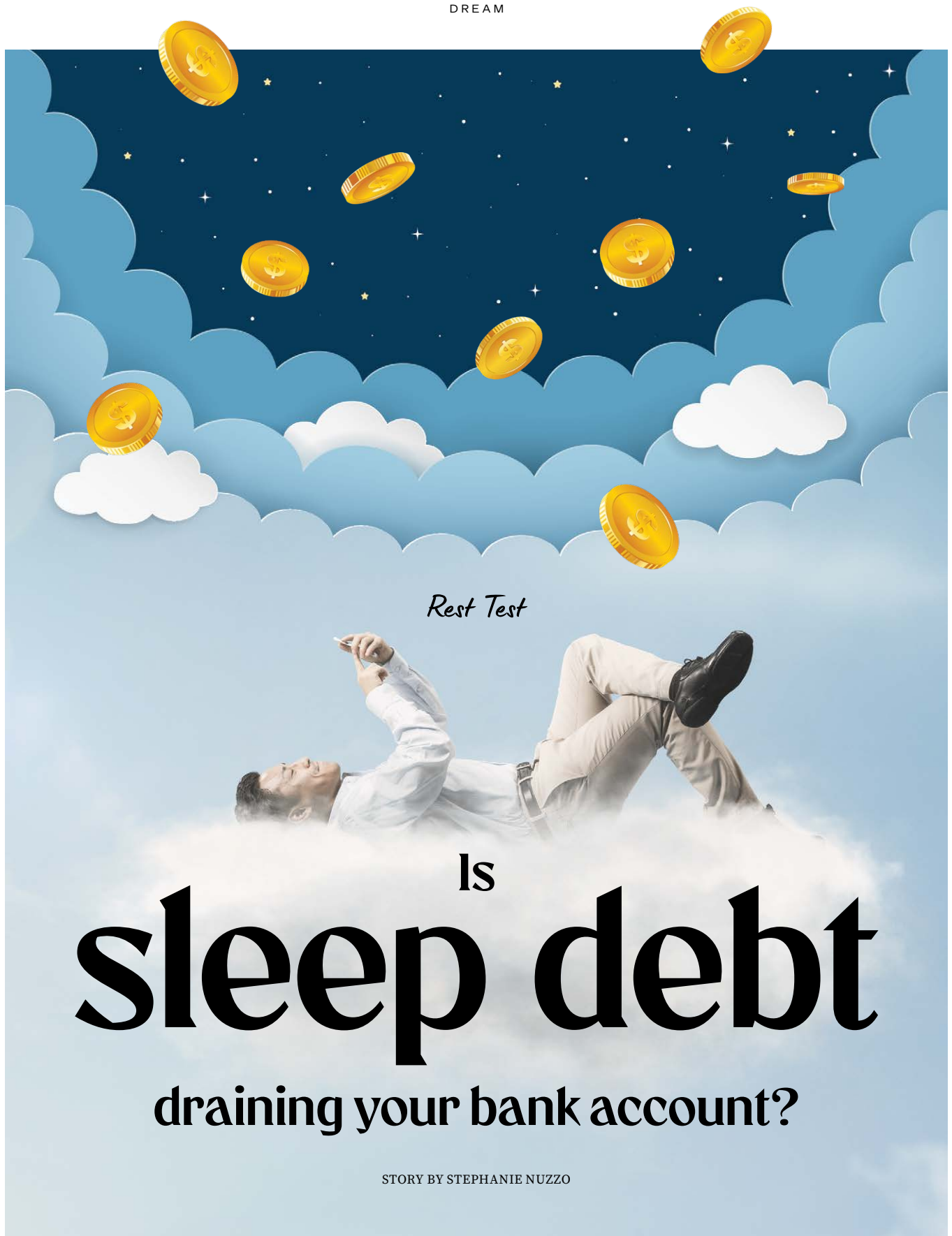
The Paralympian also encourages young Australians to seek out mentors, have conversations and remain curious about opportunities they may not have considered. "Being a multi-sport athlete opened so many doors for me. You don't have to lock yourself into one path too early," she says. "It's exciting that programs like Future Green and Gold are identifying athletes across multiple sports so they're not pushed into a sport that doesn't suit their lifestyle."

Making change

With the Brisbane 2032 Games on the horizon, Rae hopes more young Australians with disabilities will see sport as a pathway worth pursuing and imagine themselves in green and gold.

"People see me in my Australian uniform wearing the same leg brace they use and realise this is something they can do, too," she says.

For Rae, the long game isn't about pushing relentlessly forward but rather knowing when to take stock and adapt or begin again. "Success for me is embracing life, enjoying the journey and better understanding my body and mind." ♦



Rest Test

Is sleep debt draining your bank account?

STORY BY STEPHANIE NUZZO

We all know that tracking our budget is vital for financial wellness. But when we're short on shut-eye, our ability to make smart money choices can go right out the bedroom window.

Think of sleep as the baseline for your day. Without it, even the most basic tasks become a mountain to climb. “Sleep is foundational,” says Sarah-Jayne Duryea, principal psychologist at Happy Minds Psychology. “The prefrontal cortex, the part of the brain that allows us to think logically, rationally and calmly, takes a hit when we’re tired,” says Duryea. Essentially, your capacity to weigh up risk is impacted when your brain is short on sleep, meaning the chances of you making a rash decision skyrocket.

Tip

If you’re experiencing chronic sleep difficulties, it’s worth finding support, says Duryea. “Seek out a psychologist trained in cognitive behavioural therapy for insomnia or talk to your GP about ways to manage your sleep.”



Breaking the cycle

The biggest decision-making hurdle when you’re tired? Poor sleep reduces the brain’s capacity to pause, says Duryea. When making major financial choices, you need to compare options “and tolerate the discomfort of waiting for something that’s better for you in the long term.”

If you find yourself mindlessly scrolling at 1am, tempted by purchases that you may not need, the best way to interrupt the habit is by creating space between yourself and that “buy now” button. “When I can’t sleep, one of my rules is that I give myself 48 hours before committing to a purchase,” says Duryea.

Other built-in tools that can help delay decision-making to when capacity is higher: removing access to your cards on your phone or blocking access to particular apps once you have entered your downtime period for the night. In the CommBank app, you can set a credit card spending cap that can help limit your spending.



A tired wallet

This is where financial risk comes in. Impulsive decision-making mixed with money is a recipe no-one wants to cook with. “If you think about being tired, it’s akin to being drunk,” says Duryea. “Would you sign financial documents if you were intoxicated? Hopefully not. But we do that all the time when we’re tired, even though a tired brain is vulnerable to urgency, emotion and short-term reward.”

The part of the brain that allows us to think things through is offline when we’re lacking good-quality rest, she says. So making a purchase, signing off on a loan or even agreeing to a salary becomes quite risky if you’re low on sleep.



Financial stress and rest

While poor sleep can derail our money habits, it can also work in reverse – feeling stressed about bills and budgets can impact our capacity to wind down, too.

“The second half of the night is when we’re doing the emotional processing,” says Duryea. “Your brain is going into REM sleep – the eyeballs are moving back and forth and that’s the brain’s way, we believe, of processing the day. I call it ‘tidying the desk’. What needs to be put into short- or long-term storage or just discarded?”

When you’re dealing with financial stress, it’s hard to switch off your brain to fall asleep and in that second part of the night, Duryea sees lots of frequent wake-ups. In cases like this, it’s worth talking to a psychologist or healthcare professional about how to cope with stress and financial anxiety.



Creating the conditions for sleep

There’s no one-size-fits-all approach to a restful night. What you personally need may be completely different to the person next to you but there are some general guardrails that should be used by everyone.

To start, return to three very simple daily habits. “You need to get half an hour outside in daylight – in the morning if you can. You need to make sure that you’re moving your body. And you need to eat, on balance, really good food.” Approach those things with consistency and you’ll hopefully create enough “sleep pressure” to have your body ready for bed in the evening.

It’s equally important to signal sleep at night, says Duryea. Make sure your bedroom is a protected rest space – avoid watching TV or using your phone in bed and try to go to bed when you’re feeling tired. And in the 30 minutes before you go to sleep, introduce rituals that help you wind down, like a warm shower and avoiding bright light (stick to amber tones instead). ♦

Make a Change

A helping hand

When Jessica Chalk dropped everything to care for her mum, she didn't know what the future held. Today, she'd make the exact same choice all over again.



STORY BY BEK DAY

PHOTOGRAPHY BY
RÉMI CHAUVIN

Nobody was surprised when Jessica Chalk's mum, Gwenda, was diagnosed with early onset dementia at 63. "We were two years into seeking answers by that stage," says Jessica, adding that she – along with Gwenda herself – had noticed something was wrong.

Working side-by-side in the business her mother founded, Jessica had noticed subtle shifts. "It was things like Mum going to make a cup of tea but not being able to get beyond a certain point in the process. She'd end up with five cups at various stages of completion."

Working together

Their family business, For Keeps, sees Jessica specialising in preserving and framing trinkets, keepsakes and memories for people – the irony of which is not lost on Jessica. “We’re in the business of preserving memories while Mum is losing hers,” she says.

Once the official diagnosis came, Jessica was prepared to act fast. “Within a month I’d decided I was going to move in with Mum and Dad to care for her.”

At just 24 and five months into a new relationship, it was a bold decision but one she didn’t waver on. “I built a granny flat on Mum and Dad’s five-acre property in western Sydney,” she says. “And I said to my partner at the time, ‘Are you in or are you out? I’m doing this regardless.’ We’ve now been married for eight years.”

The financial realities

Navigating a change in lifestyle needed some clever logistics. Rather than sell her own home, Jessica has been able to lease the property – an arrangement that has continued for the past decade, as Gwenda’s dementia symptoms have slowly become more severe.

Juggling the financial realities of unpaid care work is a challenge facing more Australians than ever before – and Jessica’s situation reflects a massive national shift. Studies suggest most older Australians have a strong desire to “age in place”, with 56 per cent of people hoping to remain in their homes rather than transition to a retirement village or care home.

What this means in practical terms, particularly in areas where soaring house values often price care workers out of living locally, is that the onus is back on family members to take on the mantle and move closer to their ageing parents.

It’s one factor driving the remarkable granny-flat boom, with the Housing Industry Association projecting that 10 times more granny flats will be constructed in 2026 than in 2022.

“Financially, it’s been nice to know we still have our own home ticking over and paying itself off,” says Jessica. “Not that I like to think about it but it’s also nice to know that it will be there for us to move back into after we no longer need to care for Mum.”

The “us” that Jessica refers to now includes a five-year-old daughter, whose artwork alone, she jokes, fills up the 60-square-metre granny flat. The arrival of her own daughter cast into stark relief the “topsy-turvy” support dynamic between Jessica and her own mum. “When you become a first-time mum, it’s incredibly hard,” she reflects. “And I know Mum couldn’t help in the way she might have wanted.”

“Within a month I’d decided I was going to move in with Mum and Dad to care for her.”

– JESSICA CHALK

Our own little village

Despite the challenges, Jessica believes the reason Gwenda has been able to remain semi-independent and at home is because of that constant support.

“I lived in the next suburb before so I could have stayed there and supported Mum. But it’s the day-to-day stuff, like being able to cook healthy meals for her, pick up on neurological changes for her and the closeness, that makes all the difference.”

She also believes working closely with her mum in the business – who is only transitioning out of it now – has slowed the progression of her disease. “I think working and keeping her mind busy while I’m there to help has kept her more cognitively active,” says Jessica. “I like being there for her. For me, it’s what family is about. We’re our own little village.” ♦



Holiday Planner

On the road again



📍 Sea Cliff Bridge, NSW

The trick to stress-free road-tripping in an electric vehicle? Mapping out dreamy destinations with effortless charger access and budget-friendly stays.

STORY BY NATALIE REILLY

The inland journey

Sydney to Melbourne

An average modern EV comfortably delivers between 300 and 500 kilometres on a single charge, making it perfect for the Sydney-to-Melbourne coastal run.

Stop 1:

Head along the Grand Pacific Drive via the 665-metre-long Sea Cliff Bridge for spectacular views of the ocean near Wollongong. Stop in at Kiama for a visit to the blowhole and a freshly baked pastry and coffee at the Slow Dough bakery while you charge your EV at one of six stations dotted around town.



Stop 2:

From there, cut inland towards the Hume Highway and aim for Goulburn as your next natural charging point. While you stretch your legs and grab a selfie in front of the Big Merino, the car can be charged right next to it – it's the largest electric vehicle charging hub in the Southern Hemisphere.

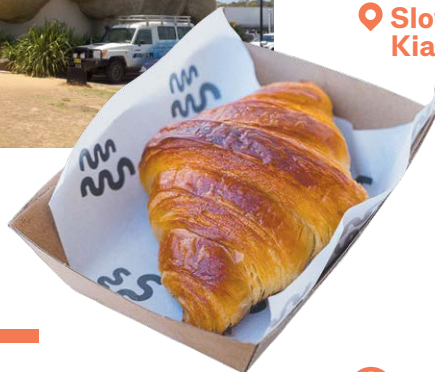
The overnight leg:

Head to Gundagai, just over two hours inland, and check into the Gundagai Cabins & Tourist Park. It offers comfortable cabin stays and has charging on-site so you can wake up to a full battery.

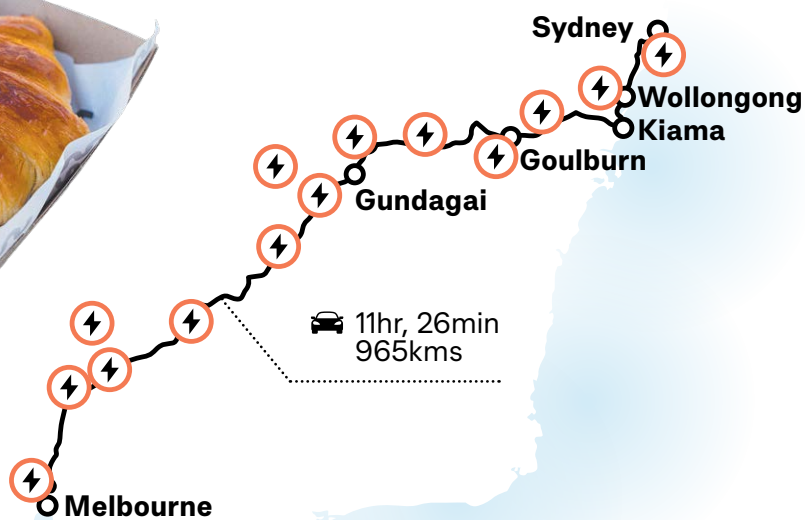
The arrival:

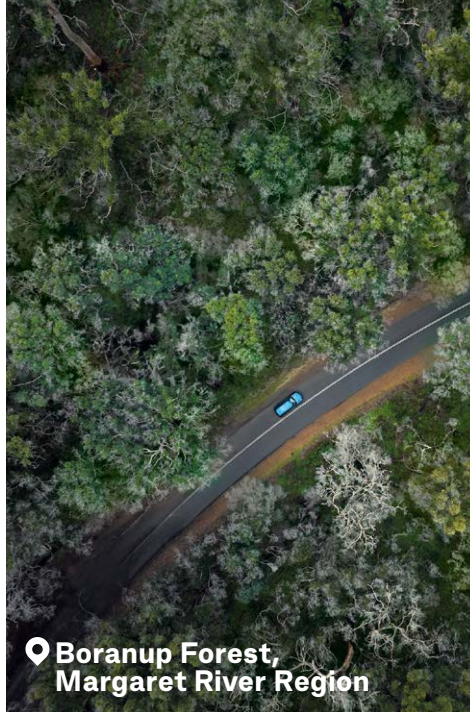
In Melbourne, set up at the family-friendly Discovery Parks in Braybrook. You can park the car, plug it in and hop on public transport to explore the city centre.

Slow Dough, Kiama



Finding your next stop
Route-planning apps like PlugShare and Chargefox can map out your entire trip based on real-time charger availability, charging speed and specific plug compatibility, such as the standard CCS2 port.





📍 **Boranup Forest,
Margaret River Region**

The western vineyard wander

Perth to Margaret River

Western Australia's south-west corner boasts a fantastic network of chargers, making a gourmet getaway completely seamless.

Stop 1:

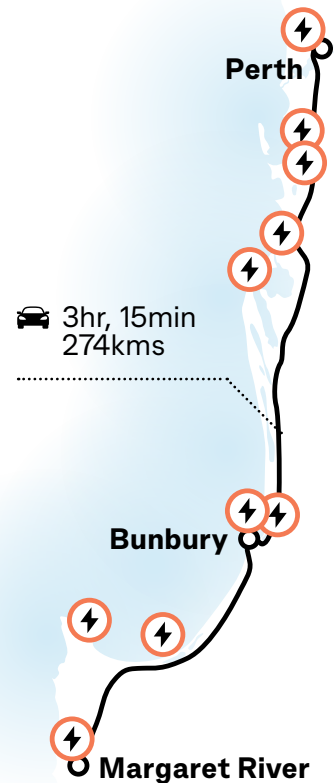
Cruise down the Kwinana Freeway and Forrest Highway, pulling into Bunbury for a stretch. Grab a coffee along the Marlston Waterfront while your EV tops up at one of the city's rapid chargers.

The overnight leg:

Drive inland through the towering Karri forests and check into the highly popular Margaret River Tourist Park. It's a fantastic family-friendly mid-range option right in the heart of the region that offers on-site EV charging for guests.

The arrival:

Spend the next day exploring much-loved wineries like Vasse Felix or Cullen Wines. With chargers increasingly integrated into premier cellar doors, your car powers up while you enjoy a casual long lunch.



📍 **Captain Cook Highway**

The northern escape

Cairns to Cape Tribulation

For a tropical getaway, the drive from Cairns up to the cape is fully equipped for an EV adventure.

Stop 1:

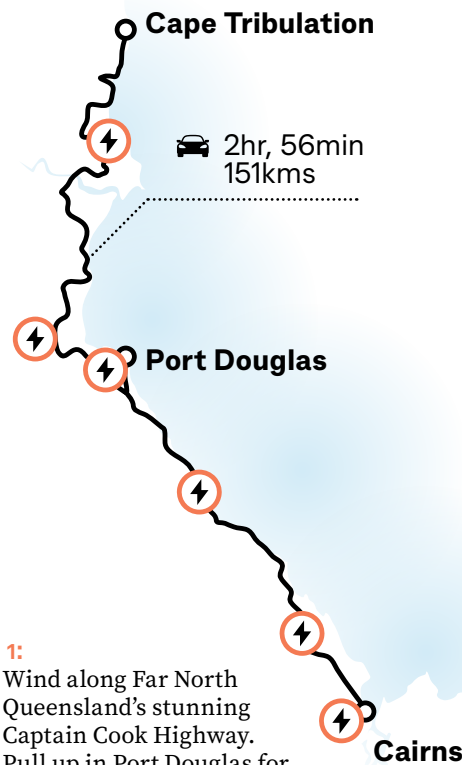
Wind along Far North Queensland's stunning Captain Cook Highway. Pull up in Port Douglas for a tropical brunch at Grant Street Kitchen and tap into a local fast charger.

The overnight leg:

Cross the Daintree River on the ferry and head deep into the canopy. Stay at the highly accessible and eco-conscious Daintree Crocodylus, where you can unplug in affordable rainforest cabins. They have local power options to top you up while you fall asleep to the sounds of the forest.

The arrival:

Reach the end of the sealed road with total confidence. Take a stroll along the boardwalk where the ancient rainforest meets the beach, knowing your cash-backed running costs have kept your footprint small.



3 steps to going electric

With more EVs on the road than ever and range anxiety a thing of the past, here's what you need to know to make the switch.



The fast-charging tip
At commercial DC fast chargers along major highways, charging speed slows after the battery hits 80 per cent capacity. This automated safety measure means your best strategy is to unplug at 80 per cent and get back on the highway.

1. Growing options

It might seem like an overnight trend but electric vehicles have been cruising Australian roads for more than 15 years. While the initial rollout was slow and viewed by many as a novelty, the landscape has fundamentally shifted. “The real growth story is happening now,” explains Julie Delvecchio, CEO of the Electric Vehicle Council (EVC). “Australians wanting to go electric and save about \$3000 a year on vehicle running costs now have genuine choice, with more than 110 electric models available in 2026.”



2. Finding your fit

The structural barriers to EV entry are dissolving as affordability reaches a crucial tipping point. “There are many EVs under \$40,000, which is making the switch easier,” says Delvecchio. “Options like the BYD Atto 1, starting at \$24,000, and the BYD Dolphin, at \$30,000, mean there are now more models available to fit tighter budgets.”

Delvecchio recommends checking out EVC's online Consumer Hub for general guidance. Additionally, prospective buyers can use the NSW Government's Let's Drive comparison tool, review the Federal Government's Green Vehicle Guide for model comparisons or visit ev.gov.au for information on chargers.

3. Making money work

When it comes to buying your new car, CommBank offers a one-stop solution to make the process easier. Through the Cars for CommBank digital showroom, you can source your chosen EV and seamlessly apply for a competitive interest rate via a Secured Fixed Rate Car Loan. By opting for an eligible electric vehicle, you could lock in a discounted EV rate and access special charging offers and vehicle discounts by purchasing through CommBank. ♦

Tip

Installing a Level 2 AC wallbox at home can slash your charging time from overnight down to just a few hours, ensuring your car is always road-trip ready.

House Proud

The micro-makeover

STORY BY SUE WHEELER

The warmer months are the perfect time to make small upgrades that lift the mood, style and value of your home.

*Painting
revitalises
interiors*

You don't need a full-blown reno to breathe new life into your home. With a little thought and creativity, small-scale makeovers can transform everyday spaces into something more stylish and functional. And if you own your home, these kinds of cosmetic upgrades can also boost your property's value. From hanging a pendant over the dining table to stencilling over bathroom tiles, here are some expert tips on refreshing your home quickly, without spending beyond your means.

“Lighting changes the mood of a room. I always recommend warm bulbs and multiple light sources.”

— TIFFANY DONALDSON,
INTERIORS CONTENT CREATOR

Weekend DIY projects

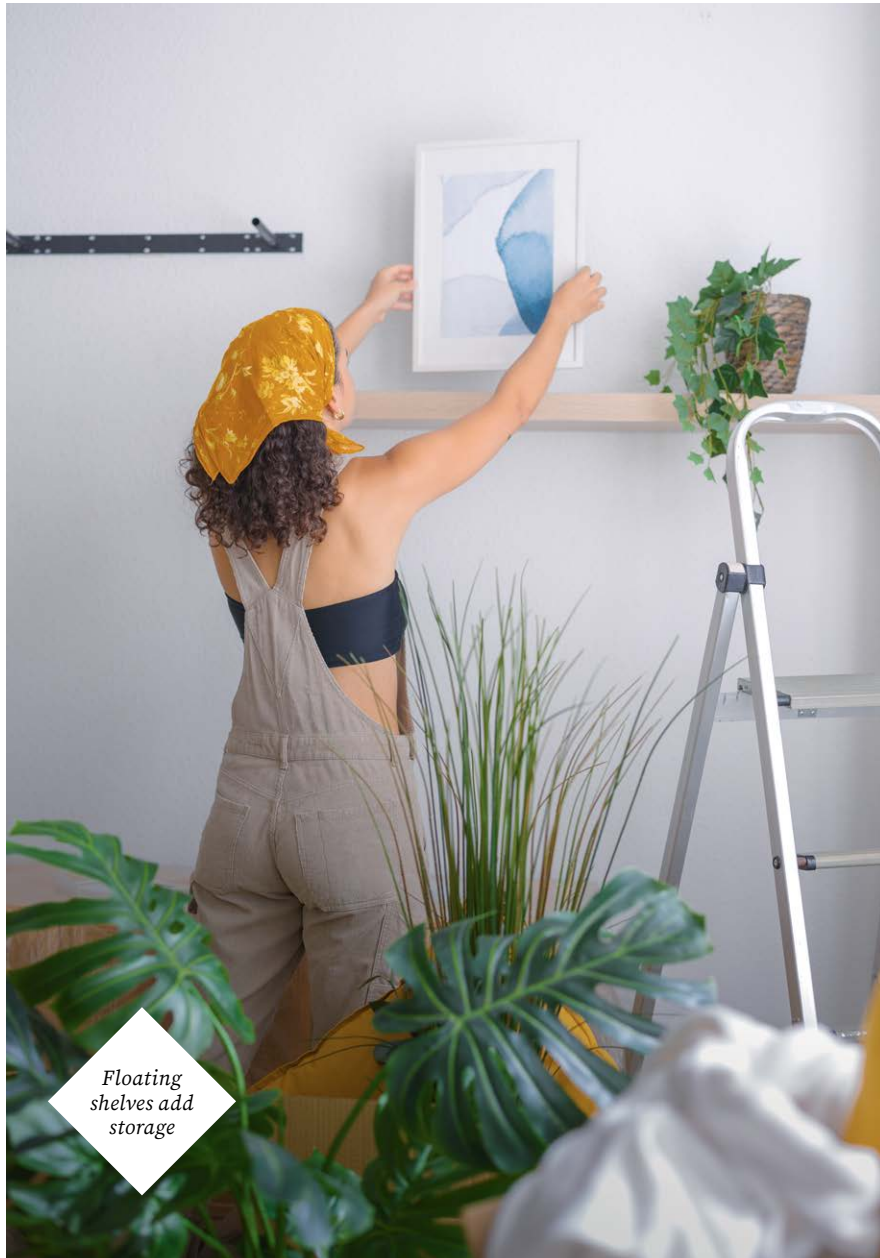
If you're ready to roll up your sleeves, you can produce massive visual (and financial) returns in a few days.

1. **Brush off:** “Painting is one of the most effective and affordable ways to revitalise an interior,” says renovation expert and TV presenter Cherie Barber. But you don't have to paint an entire room. “Painting skirting boards or highlighting features can still introduce colour and character.” The same applies to tired cabinetry. “To get a good finish, you need to prep well, use the right paint system and make sure coats are properly cured before attaching hardware,” says Barber.
2. **Get creative:** Personalise your home with upcycled furniture. “Sand, paint or reinvent it using wallpaper or stencils,” says Barber. Not only will you have a beautiful new piece to show off, you'll have saved something from landfill. “Stencils also look great on tiles and timber floors,” she adds. “It takes patience but you can start small with a laundry or porch.”
3. **Top cover:** “They say kitchens sell houses so cosmetic upgrades here can translate into dollars,” says Barber. Dated or damaged benchtops are always worth a little love – but rather than blowing your budget with expensive materials, Barber suggests “a quality laminate with a convincing high-end stone look”.



Garden glow-up.

Small details can make your exterior space feel elevated and stylish, says Barber. Simple choices, like upgrading your house number, adding ambient garden lighting and attending to the property's weeds, can have a major impact.



Floating shelves add storage

Get detail-oriented

Small decorative updates make a space feel stylish, intentional and lived-in.

1. **Hallway hits:** “A mirror is always my first addition to any entryway,” says Donaldson, noting that it makes a narrow space feel larger and adds character. “Pair a mirror with a slim console table, a woven basket and a ceramic vase of greenery.” For a clutter-free space, add a shoe rack and coat hooks.
2. **Style it:** “It’s the little details that make a space feel loved,” says Donaldson. “Changes can be as simple as a lamp or a candle on a coffee table with a stack of books. In the kitchen, use timber boards for warmth, style oils and salt and pepper on a tray and add flowers for colour.”

Designed to fit

Replacing older fixtures and rethinking your storage options are clever ways to make your home feel well thought out and “finished”.

1. **The tap dance:** “Updating tapware and cabinetry hardware instantly modernises a kitchen,” says interiors content creator Tiffany Donaldson. She suggests choosing materials that give a more premium feel, like aged brass.
says Donaldson. Go for a striking pendant and wall lights to create a high-end feel.
2. **Bright ideas:** “Lighting changes the mood of a room. I always recommend warm bulbs and multiple light sources rather than relying on overhead lights,”
3. **Pack it up:** “Take this moment to declutter your home,” says Barber, who stresses that storage sells houses. Make the most of dead zones (such as under stairs), add floating shelves to unused walls or buy hardworking furniture like benches and coffee tables with hidden storage.



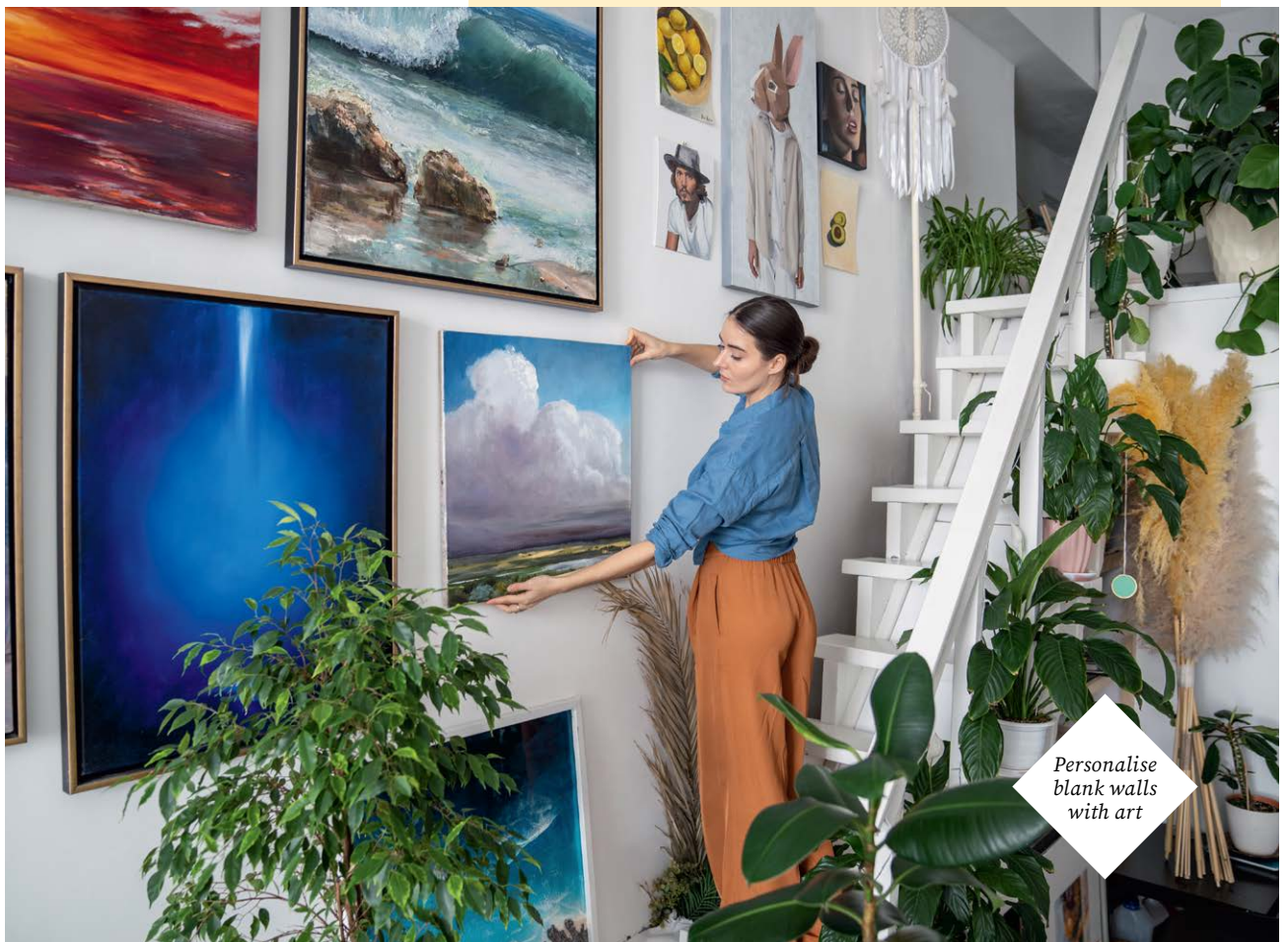
A mirror makes a space feel larger

3. **A layered approach:** Bedding is one of the easiest ways to make a bedroom feel luxurious. “Soft fabrics add comfort and texture, while subtle stripes mixed with warm neutrals feels modern yet timeless,” says Donaldson. “A throw placed across the end of the bed finishes the space beautifully and sizing up your quilt creates a fuller, hotel-inspired look.”
4. **Sheer delight:** Add softness and luxury with curtains. “Hang them beyond the window frame and near the ceiling for elegance and height,” says Donaldson. “I love full-length sheers, which feel relaxed and filter light beautifully.” ♦

Style your rental

Renting shouldn't stop you from creating a well-designed space. Here, Donaldson shares her six favourite upgrades for leased properties.

1. Install curtains using rod hooks or tension rods. Or store away the original curtains and swap them for a more premium option.
2. Create a decorative moment with removable wallpaper or use peel-and-stick tiles to update a splashback.
3. Introduce oversized artworks and mirrors to personalise blank walls.
4. Use rechargeable wall sconces or portable lamps to create mood lighting.
5. Organise open shelving or linen cupboards with matching baskets and labels to make everyday spaces feel intentional.
6. Transform any room with a rug. Buy one big enough to go under the legs of your furniture to make the area feel pulled together.





The best \$5 I ever spent...

For Aussie comedian Tanya Hennessy, author of the *Sunny and Storm* books, a fiver could buy you a philosophical masterpiece or a treat with a direct line to your sweet tooth.



“The best \$5 I ever spent was on a second-hand copy of *The Alchemist* by Paulo Coelho. That book changed my life – I’ve read it 15 times. It’s all about focusing on the journey, not the destination and passionately pursuing your dreams. My second-best \$5 was spent on a delicious doughnut in the shape of a phone. It had nine Smarties on it! Unbelievable.” ♦

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THE BIG LAP: TIPS FOR FAMILIES WHO WANT TO TRAVEL AUSTRALIA

Travel

Dream a little bigger!

Bucket list

Simple steps to making your dream holiday a reality

Skip the long-haul

Three Aussie dupes for world-class coastlines

Good plan
Travel hacks from industry insiders



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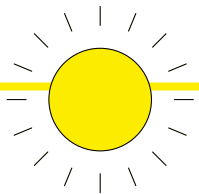


Canada, naturally.



Commonwealth Bank

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Insider Guide

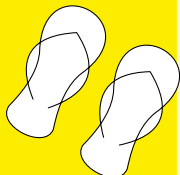
12 expert-approved travel hacks that will level up your next holiday.



Page 6

Seaside Swaps

Local coastal destinations that'll rival the seaside holiday of your dreams.



Page 10

Life Goals

Your guide to planning that once-in-a-lifetime travel experience you've always fantasised about.



Page 15

Family Time

Two parents share the secret to pulling off a successful road trip around Australia.



Neil Perry



Page 18

Travel Journal

Well-known Aussies share the international destinations that hold a piece of their heart.

Top travel-planning hacks



Roll, compress and leave buffer

Packing well is about structure, versatility and leaving room for the unexpected. “Pack clothing that can be mixed and matched and use packing cubes to stay organised,” says Lawrence, who rolls her clothes instead of folding to prevent deep creases and save vital bag real estate. And don’t forget to leave a little buffer room in your suitcase so you aren’t fighting to zip it up after picking up souvenirs along the way.

Turning your next getaway into a seamless, stress-free escape starts with a few key tricks of the trade.

Breeze through airport security

Getting through airport bottlenecks comes down to prepping before you step through the terminal doors. Lawrence’s airport rules are simple: check in online, travel carry-on only whenever possible and head straight through security upon arrival. Keep your passport, boarding pass and liquids easily accessible in an outer pocket to avoid being the person slowing down the line.

Lock in essentials before anything

Before you start swooning over boutique accommodation, consider the overlooked basics. “Travel insurance, visas and local transit passes should be locked into the budget before you even look at flights or hotels,” says Matthew Newton, co-founder of LeatherBack Travel. “They’re the costs people forget until they’re standing at the airport or train station without them.” Deciding on your essentials upfront keeps your budget tight and prevents unexpected expenses from derailing your spending plans down the track.

Fly mid-week to save big

Flexibility is key for cheaper airfares. “Flying mid-week or out of season is usually a better money saver than waiting for a specific day to book,” says travel content creator Tiffany Lawrence. Set alerts with the Price Prediction tool in Travel Booking via the CommBank app to stay across the best available deals.

Ditch the “best season” search

Take a moment to consider the timing of your trip. For many, this decision is settled after a quick “best time of year to visit” search – but this can backfire on your wallet. “Everyone else is searching for exactly the same thing, which pushes up prices and crowds during those windows,” explains Newton. “Being flexible on when you travel, rather than chasing the so-called optimal season, takes a lot of pressure off both the budget and the booking process.” Shifting your dates into the shoulder season can shave up to 50 per cent off accommodation and airfares while giving you room to breathe.



Pack a DIY sleep kit

Long-haul economy flights don't have to ruin your sleep cycle. "A weighted eye mask, earphones, a supportive neck pillow and a reusable water bottle make a huge difference," says Lawrence. Stay hydrated throughout the flight and actively block out ambient light and cabin noise. You'll step off the plane feeling like a human rather than a zombie.



Bypass traditional hubs

Defaulting to major stopover capitals out of habit is one of the quickest ways to inflate your travel budget. Mark Trim, founder and director of Complex Travel Group, notes that skipping traditional layover points pays off. "Rarely is London seen as the best base nowadays," he says. "With the growth in flights to continental ports, low-cost travel between European ports is far more readily available." Booking a multi-city ticket – landing directly in Munich instead of London or flying home out of Rome rather than backtracking to Paris – can save you extra transit days, connection fees and double-handling baggage.



Spot tourist traps fast

Finding great local food without getting ripped off requires a quick eye for warning signs. "If staff are standing outside trying to pull people in or if there are no locals inside, it's usually a red flag," warns Lawrence. Avoid dining spots that lack visible, clear pricing on their menus. Walking just two blocks off the main tourist drag can help you find authentic, reasonably priced meals.

Avoid overseas transaction fees

Holiday budgets can be tricky to manage and small extras can add up. Switching to a travel-ready card like the CommBank Ultimate credit card could help plug those leaks with no international transaction fees on overseas and online purchases. Even better, it works hard for you between trips, offering eligible customers up to \$300 in annual travel credits (\$25 monthly) to use on exclusive flight and hotel offers via Travel Booking provided by Hopper*, plus two complimentary airport lounge passes each year*. Search CommBank Ultimate credit card.

Don't overlook rail travel

Train travel delivers epic views without driving stress but luxury rail lines come with steep prices. The ultimate hack is making travel choices that allow you to see world-class scenery at a fraction of the cost. On Canada's Rocky Mountaineer, save by choosing SilverLeaf seats over GoldLeaf, booking in April, May or October and arranging independent hotels. In the Swiss Alps, skip Bernina Express fees by taking regional trains along the same tracks. For Sri Lanka's Kandy to Ella route, skip private cars – reserved second-class seats offer identical tea-country views for about \$3.

Save time mapping out itineraries

Once you know what you'd like to do on your holiday, AI tools can map out daily routes or suggest how long you might want in one place – the trick is knowing the limits. "You can save time but the downside is that AI can sometimes recommend outdated information," says Lawrence, "So I always double-check opening hours, prices and transport details before locking things in."

Set your holiday fund on autopilot

The easiest way to afford an upcoming trip is by breaking your target budget into automated transfers. Set a goal with Insights in the CommBank app, which links with a GoalSaver or NetBank Saver account and can split your target into manageable weekly contributions. Your holiday fund quietly builds in the background while you focus on your day-to-day. ♦

*T&Cs and eligibility criteria apply. Travel credits available when card fee is charged or waived by minimum spend requirement.



📍 Cape Le Grand, WA



Seaside Swaps

That island feeling, at home

STORY BY KY STEWART

It's easy to hold onto the belief that you need to jump on a long-haul flight to get the coastal getaway of your dreams. But Australia's backyard offers stunning beach destinations without the steep price tag. When you make a few smart trade-offs, like swapping luxury resorts for self-contained stays, you can achieve that same idyllic seaside experience for much less.

The Sardinia swap: Esperance, WA

The Vibe:

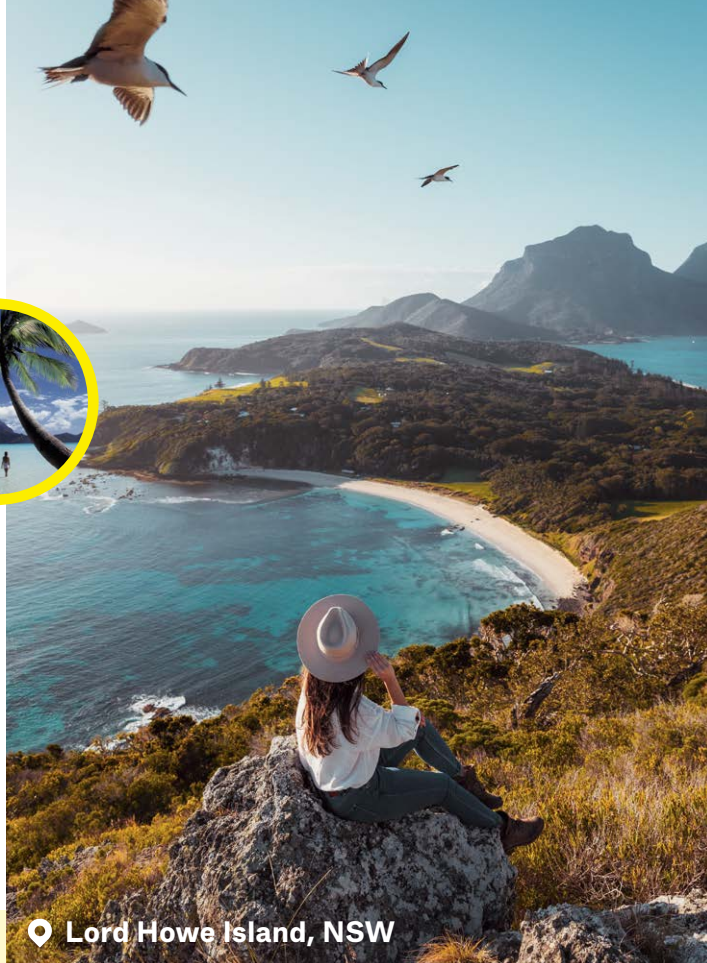
Striking white sand, kangaroos lounging along the wild coastline and electric-blue coves that could be mistaken for the Mediterranean.

Stay:

For a piece of coastal seclusion, consider a stay at Esperance Chalet Village. Rustic, stylish and a little unplugged, this hideaway is a five-minute stroll from Bandy Creek boat harbour. Studio chalets start from \$280 per night.

Do:

Grab coffee and pastries from the local beach-side vans then head to Cape Le Grand National Park for stunning coastal walks across Lucky Bay.



📍 Lord Howe Island, NSW

Making plans

A little bit of planning can give you luxury vibes on a budget. Access flights, accommodation and car rental offers via Travel Booking via the CommBank app. And if the price of a recommended flight drops within 10 days, you could get up to \$50 back in travel credits.

The Maldives swap: The Whitsundays, QLD

The Vibe:

Tranquil turquoise waters and pure silica sand that rival the beauty of this tropical South Asian gem.

Stay:

The breezy Airlie Apartments are a five-minute walk from Airlie Beach and act as a convenient gateway to the 74 Whitsunday Islands and Great Barrier Reef. Prices start from \$200 per night.

Do:

Board a catamaran and sail out to Whitehaven Beach, go on a daytrip to Hideaway Bay or visit Airlie's night markets for fresh seafood. ♦



📍 Hideaway Bay, The Whitsundays, QLD



The Bora Bora swap: Lord Howe Island, NSW

The Vibe:

Sparkling reef lagoons, lush rainforests and dramatic volcanic peaks comparable to Bora Bora's Mount Otemanu.

Stay:

Skip the luxury lodges and stay at a self-contained unit like Somerset Apartments (from \$240 per night) or Ebbitide Apartments (from \$340 per night). Here you'll find privacy, comfort and easy access to the island's most popular beaches.

Do:

Hand-feed fish at Ned's Beach or scuba dive around Ball's Pyramid.



Exploring culture, canopy and coast

📍 Takaya Tours

For travellers looking to make their holiday count, Vancouver offers a mix of local culture and nature-led adventure best experienced through the people who call the city home.

Meet the people who nourish the city

Vancouver wears its geography well: skyscrapers rise between the sea and mountains, while forested Stanley Park pushes into the harbour at the edge of Downtown. Yet some of the city's richest expressions of place are found on the plate.

For Michelle Ng, founder of Vancouver Foodie Tours, food is one of the top ways to understand the city. "Talking to locals, tasting food and hearing the stories behind dishes brings visitors closer to the people and cultures that have shaped Vancouver."



📍 Vancouver Foodie Tours

What makes the city's food particularly distinctive is the way global influences meet BC's abundance. Vancouver's waves of immigration have created an extraordinarily diverse dining culture, while its coastal setting means there is no shortage of quality seafood.

Ng says visitors are often struck by "the quality of the ingredients" – from just-caught fish to seasonal produce – and by how that freshness comes through in what they eat.

At the Granville Island Public Market, stalls spill over with berries and vegetables, wheels of British Columbia cheese and seafood pulled from nearby waters. On Ng's guided market tour, travellers meet the artisans behind it all.

Connect with a new sense of home

Vancouver's restaurants also tell the stories of the people who have made the city home.

Ng points to Kirin, which she describes as Vancouver's first Chinese fine-dining restaurant, whose Hong Kong-born owner has spent almost four decades serving traditional dim sum. His story, she says, reflects that



📍 Vancouver

of many immigrant families whose food, traditions and businesses have become part of Vancouver itself.

"It's really about how we make people feel welcomed, included, inspired and excited to appreciate Vancouver, the food and the people here."

Walk through a living landscape

In Stanley Park, an urban park with a vast coastal rainforest right next to downtown, Talaysay Tours' Talking Trees walking tour transforms a stroll through the trees into an introduction to Coast Salish and Squamish knowledge. Led by First Nations cultural ambassadors, visitors learn how local plants and trees are traditionally used. Through this lens, travellers can see a landscape that may otherwise be admired simply for its beauty as something with a rich culture.

The Indigenous-owned company, which was founded by Candace Campo with husband Larry and is now co-owned with daughter Talaysay, allows visitors to experience a meaningful connection to the destination.

The team also leads forest therapy experiences in Pacific Spirit Regional Park. Through mindful movement and sensory experiences, the tour encourages you to notice the forest – the scent of damp earth, the texture of bark and the sounds beneath the canopy – rather than just pass through it.

Stay somewhere with a story

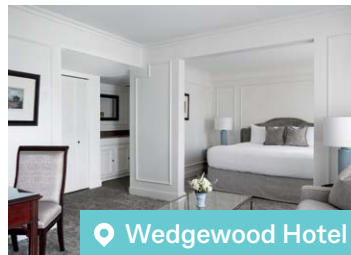
For a stay that pairs luxury and warmth, check in to the Wedgewood Hotel and Spa, an independent, family- and female-owned boutique hotel



📍 Stanley Park

just steps from the Vancouver Art Gallery, plus bustling theatres, restaurants and shopping in the heart of the city.

The hotel was founded in 1984 by Eleni Skalbania, who came to Canada from Greece and brought her own vision of European-style hospitality to Vancouver, establishing Canada's first female-owned boutique hotel. Her family story still shapes the experience today, with daughters Elpie Marinakis and Marousa Dumaresq continuing the legacy.



📍 Wedgewood Hotel

With just 83 rooms and suites, the Wedgewood makes everything feel personal: staff are known for attentive service and offering thoughtful local recommendations, while Eleni's collection of antiques, paintings and sculptures still fills the hotel, giving it the character of a much-loved home.

Then there are indulgences: dinner at Michelin-recommended Bacchus Restaurant and Lounge, spa treatments, a eucalyptus steam room and complimentary bikes to borrow so you can explore the surrounding area.

Past the tourist trail

Take to the skies

Experience Vancouver's mix of city and nature on a seaplane with Harbour Air – North America's first carbon-neutral airline. Enjoy views of English Bay, the North Shore Mountains and beyond from far above.

Paddle ancestral waters

Paddle replica ocean-going canoes through Burrard Inlet with Tsleil-Waututh Nation's Takaya Tours as experienced First Nations guides share ancestral songs and legends.

Experience local art

Join Indigenous student guides at the Museum of Anthropology to discover Northwest Coast First Nations art – from carved masks to contemporary works – through guided tours, open studios and artist demonstrations.

VISIT
VANCOUVER

🔍 Travel Booking in the CommBank app

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



📍 Talaysay Tours

Life Goals

Your

bucket-list

blueprint

📍 Kenya

STORY BY DILVIN YASA

Turning your biggest travel fantasy into a reality may be as simple as clever planning and some insider insights.

1. Work out a (realistic) budget

Forget that advertised holiday package; before you hit the “book now” button you’ll have to set a budget that not only takes the cost of airfare and accommodation into account but the reality of travel logistics and on-the-road costs.

Research the average daily cost at your destination, including meals, attractions, local transport and city or resort taxes then multiply it by the number of days you’ll be away. To give yourself a buffer for unexpected expenses, add an extra 25 per cent.

You’ll also need to factor in the cost of visas or electronic travel authorisations, insurance, vaccinations and a data plan. Look for an insurance policy with flexible coverage that can be tailored to your trip and the number of people in your group.

Remember, major bucket list holidays typically require an eight- to 18-month savings runway. Setting up a dedicated savings account and automatic transfers each payday can help keep your travel fund growing without having to think about it.

Tip

Weigh up seasonality trade-offs

Would you trade perfect beach weather for lower airfares? Or risk seeing fewer polar bears to avoid peak pricing? Asking these questions early can help stretch your budget further.

How to plan...

The dream safari

Forget everything you’ve heard about safari seasons; the best time to book is ASAP, says Jacques Smit, director of marketing at Sabi Sabi Collection. “In South Africa, game viewing isn’t better or worse at any particular time of year and trackers know the environment intimately,” he says. “But a lead time of 12 to 18 months is ideal for private reserves like Sabi Sabi or Sandringham – particularly if you want specific dates or

need multiple suites.” Smit also suggests factoring in the price of flights to the reserves, along with conservation and community levies charged by private reserves.

When looking for ways to save on this kind of trip, it’s worth weighing up whether a budget self-drive safari really stacks up. While the nightly rate may be lower, you’ll pay

separately for park entry, fuel, your vehicle, meals and game drives. “Compare the full cost of the experience, not just the nightly rate,” Smit advises.

The one thing he insists travellers splurge on? “A ranger and tracker. They don’t just find the big five, they read the bush, anticipate animal behaviour and turn a game drive into a story you’ll tell for years.”



2.

Understand the booking window

Once you've chosen your destination, a "deposit and lock" approach can stretch your savings, avoid sell-outs and secure key plans early.

12 to 18 months:

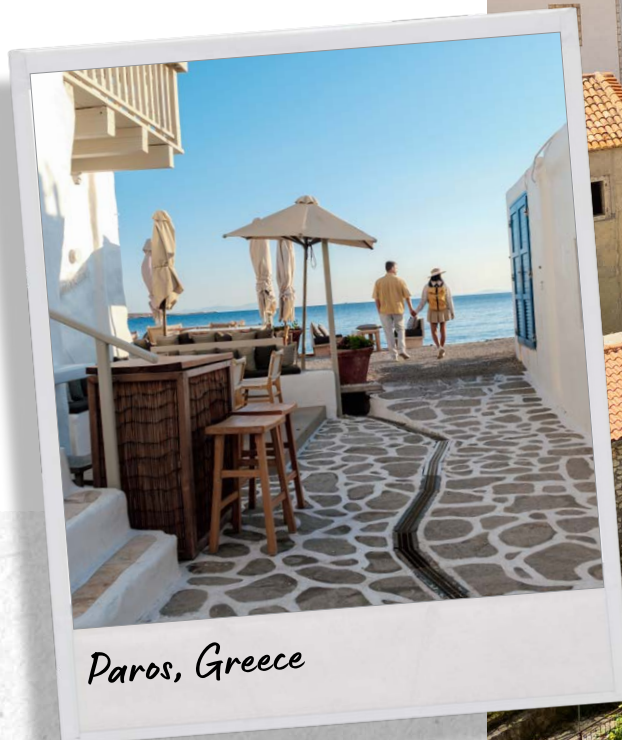
Research your dream trip and lock in the non-negotiables. High-bucket-list permits and niche stays, like polar cabins or gorilla treks, sell out over a year ahead. Secure travel insurance now to protect these early deposits.

Six to nine months:

This is the sweet spot for flights, accommodation and multi-day tours as airlines and hotels offer prime availability and early-bird rates before demand spikes.

Two to four months:

Now is the time for booking attractions, rail passes and restaurant reservations, as many top venues only release booking windows 60 to 90 days in advance.



Paros, Greece

How to plan...

The Mediterranean summer getaway

"Eurosummer" continues to be the ultimate bucket-list trip but skyrocketing prices in hotspots like the Amalfi Coast, Santorini and Mykonos can derail your budget. One of the smartest ways to stretch your dollar is to opt for destination dupes that offer the same turquoise waters and historic charm for less.

Swap Amalfi for the Albanian Riviera (where coastal boutique hotels can cost a third of Italy's prices), trade Mykonos for Paros or Naxos or consider Türkiye's Turquoise Coast

instead of the French Riviera. If your heart is set on the marquee spots, timing is everything. Travelling outside of the peak July/August period could save you thousands on a Mediterranean trip, says Flight Centre store manager James Dooley. "Even if you travel a day or two outside of peak season you could save up to \$1000 on flights and see a major drop in accommodation rates."

Beyond choosing dupes or shoulder seasons, keep splurge activities like Greek beach clubs

and private Positano boat tours in check. "When a holiday is considered 'once in a lifetime' it can be hard to say no but prepaying for as much as possible before you leave is a great way to avoid overspending on the ground and dodging surprise currency conversion fees," says Dooley.

 **Albanian Riviera, Albania**



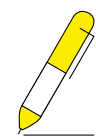
3.

Make your money go further

Once you're on the ground, a few smart choices can make a noticeable difference to your bottom line. Staying just outside the city centre, cooking your own meals or choosing eateries a few blocks away from major attractions can help – as can joining free walking tours and buying city passes to enjoy discounts on everything from public transport to local attractions.

You'll also need to ask yourself where you're happy to splurge, says Dooley. "If your budget is about \$250 per day, you can always allocate more budget to beach days in Mykonos than to days in Athens, where everything is cheaper," he says. Just beware of splurging unnecessarily. Why spend \$1000 for a night at a cliff-side caldera hotel when you can just pop in for a \$30 cocktail at the property's terrace bar?

Your pre-departure checklist:



Have you...

- ✓ Applied for relevant visas or electronic travel authorities?
- ✓ Checked your passport has at least six months validity?

- ✓ Taken out travel insurance?
- ✓ Organised an eSIM or roaming?
- ✓ Shared your itinerary and insurance details with loved ones?

- ✓ Alerted your bank to your travel plans?
- ✓ Checked smartraveller.gov.au for destination advice?
- ✓ Ensured your vaccinations are up to date?
- ✓ Reconfirmed all reservations?



📍 Petermann Island, Antarctic Peninsula

How to plan...

The ultimate polar expedition

Unlike traditional cruises, polar trips have limited departures each season and strong demand for particular itineraries and cabins, making it wise to book up to 18 months in advance, explains Amber Wilson, director of sales, Australia and New Zealand for HX Expeditions.

“Booking early not only provides access to the widest selection of departure dates and accommodation options, it can also unlock promotional offers, including seasonal savings, air credits or suite upgrades.”

Remember that while polar expeditions with operators like HX are all-inclusive, you’ll need to budget for pre- and post-

expedition accommodation, optional tours and activities as well as comprehensive insurance that includes emergency evacuation cover.

Be mindful of the significant price difference between polar destinations. “In general, shorter expeditions to the Antarctic Peninsula offer the most accessible introduction to polar travel.”

Whatever itinerary you choose, you’ll need suitable cold-weather gear, including merino wool thermals and waterproof pants. Some stores, such as Decathlon, can be a cheaper alternative to renting but check what your cruise line supplies before you shop. Some provide a waterproof parka for you to keep and waterproof boots on loan. ♦



Spending money

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Family Time

Lessons from our Aussie lap

15

STORY BY BEK DAY

Ditch the airport for the open road. The secret to an unforgettable family holiday might not be how far you fly but how slowly you drive.

The classic Aussie caravan park has had a makeover. Once dominated by grey nomads making the most of retirement, the open road is now ruled by 30-to-54-year-olds, who account for nearly half of Australia's 15 million annual camping trips. Armed with flexible work arrangements and a craving for unhurried family connection, parents are ditching the life they've known to take their kids on the ultimate national lap. But how do you actually trade the daily grind for life on the move? Here, two adventurous families who made the leap share their top tips, hard-won lessons, and insider secrets for mastering the road trip of a lifetime.

The Le Poer Trench family

Diesel mechanic Hamish Le Poer Trench is so passionate about the three-and-a-half month caravanning trip he and his wife, Eva, took with their kids, Lucy and Jim, that he finds himself rhapsodising every chance he gets. "Someone will call me about their vehicle and I'll spend another half an hour giving them tips for their own trip," he laughs. "Everyone should do it once in their lifetime."

After selling their home in the Hunter Valley ahead of a move to the Snowy Mountains, NSW, Hamish says the couple decided the timing was just right for an epic trip. "It was the start of the ski season and we couldn't find a place to live for less than \$2000 per week. All of our things were in storage so we went for it."

The family drove down the NSW coast, around the bottom of Victoria, across to Adelaide and up north to Darwin before heading east to Port Douglas then back down the coast, funding their trip through savings, free camping and Hamish picking up work on the road.

Top budgeting tip:

Balance free camping with caravan park stops

"If you free camp for a week, you save heaps and then you can spend two or three nights in a caravan park to reset, do laundry and recharge. When you do spend money, put it directly into local towns – buy a meal at the pub or support local operators, which I know is how a lot of families think about things on the road."



(From left) The Le Poer Trench family in Coober Pedy, SA; and Port Douglas, Queensland.

Planning tip:

Don't stress over formal classroom set-ups on short-to-medium trips

"The real-world education our kids got was far richer than anything they would have achieved sitting at a desk for that length of time. We did practical maths using speed and distances in the car and the kids learnt hands-on skills, like tying fishing knots and learning about different cultures across Australia. They genuinely learnt so much that even just from an education standpoint, it was worth it."



Can't-miss stop:

Little Roper Stock Camp in Mataranka, Northern Territory

"Every morning, they bake fresh doughnuts and sell them for \$2 and at 8am a bell rings for the kids to run up to the main house where the owner would let them handle non-poisonous pythons and lizards. All they had there for any sort of entertainment was a fireplace and a haystack with a swing and the kids would just play all day. It was incredible."

Tip for future lappers:

Just go

"Don't get bogged down in the rat race when you can experience the most amazing country in the world. If your life was a play and an audience was watching right now, what would they be screaming at you to do? Stop overthinking it and take the leap."

The Simpson Family



When lawyer and mum-of-three Julia Simpson was on maternity leave with her second son, Toby, she decided to fulfil a long-held dream. “Our eldest, Cooper, was due to start primary school the following year,” she explains. “Toby was 10 months old and I wanted to maximise our family time and create memories.” Julia and her husband, Kane, welcomed Cooper four years earlier, during the pandemic. “It was a strange experience and this time around we wanted more time with the kids.”

Setting off from the Gold Coast – where they run a business – the Simpsons embarked on a clockwise tour of Australia. They had planned to spend 12 months on the road but staffing issues back home meant heading back after eight memorable months.

Top budgeting tip:

Expect to spend more than you thought

“I always say it’s a good rule of thumb to take what you think you’re going to spend and then double it. Avoid caravan parks during peak season if possible. Instead, stay in national parks and free camps. Showgrounds are also fantastic places to stay for kids and usually have an oval to play on. When it comes to food, prep lunch on travel days so you’re not tempted to buy it. We spent way too much on junk food at servos!”



(Clockwise from top) Dalmanyi (Bell Gorge) in the Kimberly; Sandy Cape beach, Western Australia; and Sandy Cape campsite.



Planning tip:

Book WA sites well in advance

“Even if you end up changing your plans or cancelling, you really don’t want to miss out on those epic beach-front locations in WA. It’s hard to be spontaneous with those locations so book them first and then work backwards if you can. Also, make sure you have all the recovery gear you’ll need if you’re heading off-road. There are some gnarly 4WD tracks to explore but you want to make sure you have the snatch-straps/winches ready to get you out if needed (and a few shovels!). The Wiki Camps app is a lifesaver and we lived by it. Download all the maps while you’re in reception in case you don’t have any when you’re remote.” ♦



Can’t-miss stop:

Ningaloo Coast, WA

“It’s spectacular seeing the marine life and the incredible contrast between the red dirt and crystal-blue waters. I highly recommend purchasing a book on the marine life found in WA. On each snorkelling adventure, challenge your kids to find as many fish and creatures from the book as they can then tick them off afterward. It adds a whole extra level of fun to the experience.”

My favourite place



STORY BY STEPHANIE NUZZO

Four well-known Aussies share the international destinations that hold a piece of their hearts – and the local experiences that make them so special.

Brooke Boney

📍 Oxford, UK

Proud Gamilaroi woman and journalist Brooke Boney feels fortunate to have spent a year studying public policy in Oxford in 2024. It's just an hour from London by train but the historic city feels like "travelling back a few hundred years," says Brooke.

Go-to spot:

"The best coffee is from Brew, right behind my college. It became a small but important part of my daily routine."

Best afternoon stroll:

"Walking along the riverbank of University Parks, you'll find the Tolkien memorial bench."

Unforgettable photo op:

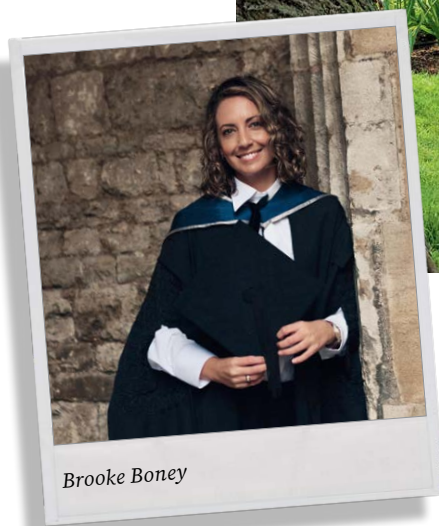
"The University Church of St Mary the Virgin tower. There are 127 steps to the top but the view over Radcliffe Square is worth the climb."

The local vibe:

"Oxford attracts people who have devoted years to extraordinarily specific questions so there's a sense of curiosity everywhere."

Must-have experience:

"Choral evensong at Christ Church Cathedral. Hearing the choir in a centuries-old place of worship is extraordinary."



Brooke Boney

Megan Hess

📍 Paris, France

Illustrator Megan Hess – the mind behind the beloved *Claris* children's book series and a new collection of Barbie books – draws endless inspiration from Paris. She finds the French capital full of stylish corners to observe and sketch.

Go-to spot:

"Any local *boulangerie* for a double-espresso with hot milk on the side and a croissant."

Best afternoon stroll:

"I love walking the full breadth of the Jardin des Tuileries. I think it's the most beautiful garden in all of Paris – in all of anywhere!"

PARIS, FRANCE



Megan Hess

Unforgettable photo op:

"Around Place Vendôme. It's surrounded by Parisian buildings and the light bounces off them – it's just beautiful."

The local vibe:

"French people in general have this signature sense of style. It's simple and elegant and they're not driven by trends. They're just effortlessly chic."

Must-have experience:

"Find a little café, order some wine and cheese and draw what you see. It doesn't matter if you're not good. Take in the atmosphere – just soak it up."

Collette Dinnigan

📍 Puglia, Italy

In 2016, fashion designer Collette Dinnigan stumbled on a 500-year-old stone home in Puglia in the south of Italy and decided to restore it, which she details in her coffee table book, *Bellissima*. She fell in love with the region's "rustic nature and, of course, the great *cucina povera* [poor kitchen] food."

Go-to spot:

"Burro café in Ostuni for good coffee and fresh juice."

Best afternoon activity:

"Taking our bikes to Cisternino for an aperitivo at one of the bars looking out at the sea."

Unforgettable photo op:

"The ancient olive trees in Fasano. You can't beat having your picture taken with a 3000-year-old olive tree."

The local vibe:

"The locals are friendly and very typically Italian. They're passionate about their food and families. And there are many artisans in the area."

Must-have experience:

"Book a boat from Manfredonia and take a trip around the Gargano Peninsula – it's something everyone should try."



Neil Perry

📍 San Sebastián, Spain

He's visited this coastal city in Basque Country half a dozen times. Why does chef Neil Perry keep returning? Because of the "diversity of food experiences" here, from pintxos bars to Michelin-starred dining.



Neil Perry

Go-to spot:

"La Viña. It's generally accepted that they invented burnt Basque cheesecake here."

Best afternoon stroll:

"Definitely Old Town. It's also a great way of experiencing Basque tapas – walking to one place for a dish and then moving on to another."

Unforgettable photo op:

"Along the beachfront. If the weather's nice, it's beautiful – almost Bondi-esque."

The local vibe:

"Basque people love food so much. They're almost overwhelmingly friendly and incredibly interesting."

Must-have experience:

"Bar Nestor. It's an institution. You have to line up an hour before opening to get a slice of famous tortilla as they only make a certain amount each day." ♦

Collette Dinnigan