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side of banking

5

SIMPLE STEPS

to help you ditch unhealthy debt



Could a money coach help you?

Honest conversations

How Jessica & Penelope Rowe keep scammers away

Quick wins

that will help save you \$\$\$



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“If you’re using nice produce,
it’s really just about adding
good seasoning.”

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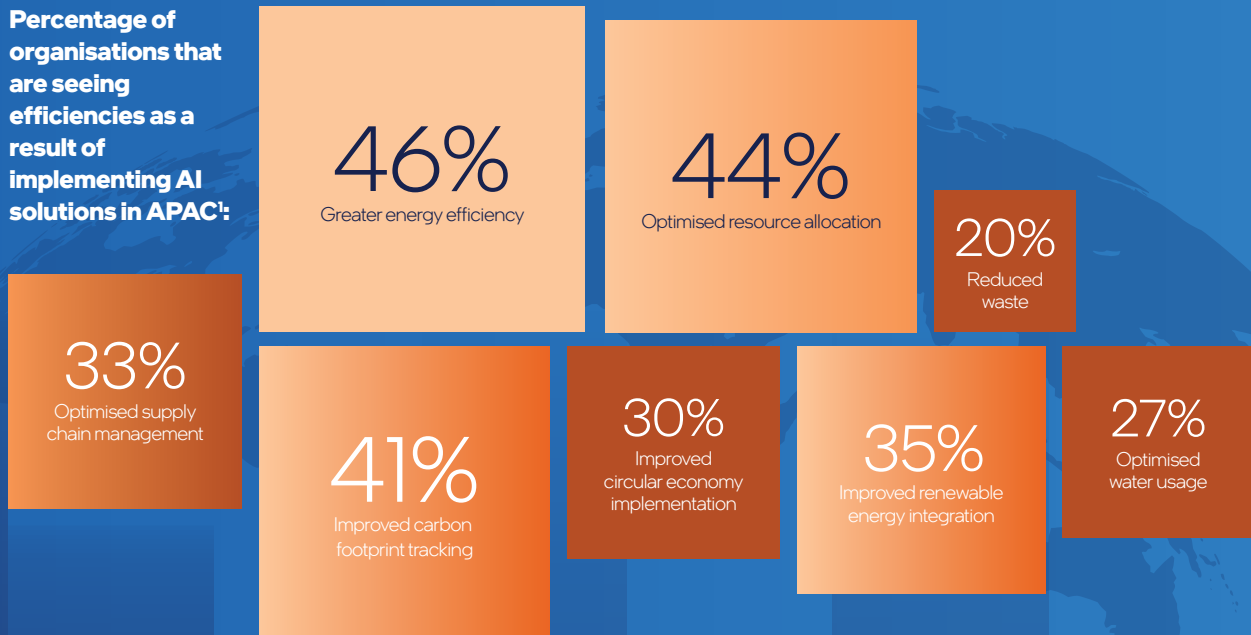
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¹ The Intel Sustainable Intelligence Index, <https://www.intel.com/content/www/us/en/environment/sustainable-intelligence-index-full-report.html>

Welcome

I have a confession: I've had broken solar panels on my roof for a few years now. I know. It's bad. Even worse, I have a house full of kids (who leave the lights on) and utility bills (that keep rising). Fixing them has been on my list of "very important things to do" since we moved in – but the list of "very important things to do" is long and this keeps sliding to the bottom. Mostly because being on the roof means that it easily falls into the category of things that are out-of-sight, out-of-mind, despite the potential household cost-savings.

So I find myself caught in the same cycle as many Aussies – we know there are meaningful ways to lower household costs... but taking action or changing our behaviour can be tough. There are simple things like pulling the blinds down instead of cranking the AC or making a meal plan so you don't do expensive "emergency" shops during the week or checking a fuel app for the cheapest rate in the area... and then more complex upgrades like trading your car in for an EV.

In this issue, we talk about the easy wins and how to take those next steps. We ask people who have already made small adjustments to their homes and lifestyles to report back on the savings (page 37); we share destinations to consider for your next relaxing family holiday (page 48) and we meet young innovators who are devising clever ways to find new uses for discarded materials (page 32).

All in all, inspired by their stories and some practical tips, I'm finding my priority list shifting a little to unlock some of my own easy wins.



Brooke Le Poer Trench
Content Director

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Editorial

Content Director **Brooke Le Poer Trench**
Creative Director **Christie Brewster**
Chief Subeditor **Rebecca Villis**
Content Editor **Stephanie Nuzzo**
Digital Designer **Jenny Lee**
Content Producer **Anna Neville**
Account Director **Samantha Zoratto**
Production Manager **Neridah Burke**

Head of Content, Travel & Business **Kirsten Galliot**
Head of Design, Travel & Business **Tony Rice**

For editorial inquiries, contact:
brighter@mediumrarecontent.com
Level 1, 83 Bowman Street, Pyrmont, NSW 2009

Advertising

Head of Sales, CommBank Connect
Andrew Robertson +61 401 172 313
Senior Account Manager
Dale Johnson +61 403 743 587
Campaign Manager, CommBank Connect
Paulina Kisiel +61 401 311 437

For advertising inquiries, contact:
cbaadvertising@mediumrarecontent.com

Managing Director **Nick Smith**
General Manager, Operations
& Partnerships **Teagan Barr**
Head of Strategy & Client Innovation **Jo McKay**
Head of Creative Production **Chantelle Love**
Head of Social **Sarah Macrae**
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Cover photography **Guy Bailey**
Styling **Carol Sae-Yang**
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STAY SAFE

Stronger together

Jessica and Penelope Rowe on the value of talking to loved ones about scams.

Money matters
Know

Stay Safe

Stronger together

Jessica and Penelope Rowe reflect on the importance of speaking up when things just don't feel right.

STORY BY STEPHANIE NUZZO
PHOTOGRAPHY BY GUY BAILEY

Staying safe from scams starts with talking openly and learning from those we trust – and that's something Jessica Rowe knows well. The author and journalist has picked up plenty of wisdom from her mum, Penelope, over the years. It's a bond that has come full circle – back in December 1977, Penelope wrote the cover story for *Bank Notes*, CommBank's staff magazine at the time. Now, decades later, Jessica and Penelope are sharing their tips for staying safe, proving that good advice really does stand the test of time.



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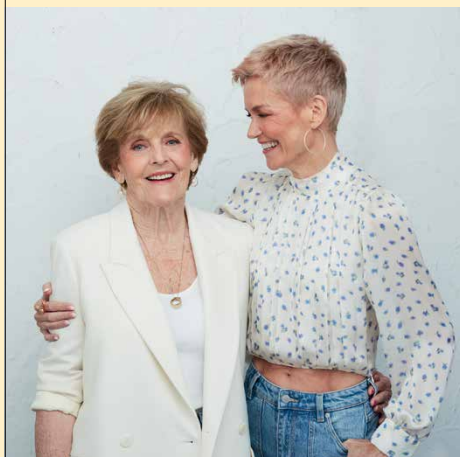
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6 common scams

Share the knowledge

The earliest lessons Jessica received on finances came from Penelope. But the value of sharing knowledge across generations doesn't end with childhood. It's more important than ever that we return the favour and help keep older Australians informed on how to arm themselves against scams.

"Unfortunately, scammers are getting more clever," says Jessica. "There are people out there who will prey on your goodness and, with the rise of technology, they now also prey on people's lack of tech-savviness. It makes me really angry."

Our best defence, says Jessica, is "conversations and connection" with the people closest to us. "My teenage daughters are all over technology so they're good at sniffing out issues," she says – and their knowledge has helped shield her and her mum from scams.

Not long ago, Jessica received an invitation to appear on an American celebrity's podcast. "There were alarm bells – it sounded too good to be true." She turned to her daughter Giselle for help and quickly had her answer. "She searched up 'podcast scammers' and there it was – the playbook of what these people were doing."

Speak up

Penelope has also had close calls that were circumvented by speaking up. "A text message came up with the name of a friend. It said, 'Dear Pen' – people who know me well call me Pen – and the message said, 'I have a friend who's just been diagnosed with lung cancer and I want to buy her some Apple gift cards.'"

Penelope responded to the text, asking her friend when she needed these gift cards. In a series of curt replies she was asked to send a \$500 card that day. "I thought, 'This doesn't sound like my friend.' And then they said, 'When you've bought it, please scratch off the security code on the

back of the card, photograph it and send the photo.'" That's when Penelope became sure something strange was going on. "I ended the conversation and went to see my friend." That's when she learnt that her friend's phone had been hacked.

Penelope's takeaway from that experience? "Always check things. And if you feel like you need help, ask." Jessica agrees, adding: "Listen to the instinct that says, 'This doesn't feel quite right' and talk to someone you trust." ♦

The investment: High returns and low risk? It's probably too good to be true. Australians lose more money to investment scams than any other as scammers often impersonate legitimate companies, speak the right language and have convincing marketing material on hand.

The romance: Scammers build believable profiles on social-media and dating apps and target people looking for companionship. Often, they'll invest significant amounts of time into building up trust before presenting a "problem" and asking for money.

The threat: Extortion scams take many forms but the common thread is the use of fear tactics. Whether it's claims of unpaid fines or scammers threatening to release private information online, they use intimidation to scare people into paying up.

The impersonation: Received an unusual text? Check it's real. Scammers can use spoofed phone numbers and emails to impersonate trusted organisations. Always remember that the bank will never visit you at home to physically request your cards or cash.

The job offer: In a competitive job market, scammers seek to exploit Australians looking for work. They impersonate credible businesses and list well-paid positions on job boards to draw in candidates for roles that don't actually exist. If a job advertises a high salary for minimal effort, question its legitimacy.

The prize: Unexpected prizes may be tempting but they can be costly. Scammers promise grand sums of money or lavish holiday packages then request personal details or money for fees and shipping costs. And that gift? It never arrives.



Scammers will often pressure you to do something quickly. Slow things down. Always remember to stop, check, reject if something seems off. Search CommBank Safe to learn more.

Jessica's tip

+ Take it slow

We live in an increasingly fast-paced world but take a breath. Don't click on things you don't know. Don't open attachments. Just wait. There's no rush.

Spotlight

Seen & heard

STORY BY SARAH MARINOS

When you notice someone wearing the Hidden Disabilities Sunflower, they're letting you know (discreetly) that they live with a condition or disability that may not be visible but they may need some extra support or understanding.

Fi Herron proudly identifies as someone with a disability. Through a genetic condition, Fi has low vision, which is vision loss that can't be corrected by glasses, contact lenses, medication or surgery but is not legal blindness.

About one in five Australians live with a disability and, as in Fi's case, 80 per cent of those disabilities are invisible. "I never used to speak about it personally, let alone professionally," says Fi. "But I knew that I had a random genetic condition and I was struggling in more situations."

In 2018, Fi joined the CommBank talent acquisition team and while filling out paperwork, she wanted to be more open about her vision loss and that she might need some adjustments in the workplace to remove barriers she faces. "I didn't actually know what I needed or how to articulate the problem," she says. "But I was determined to break the cycle of holding myself back."

Fi explained her condition and was met with acceptance and questions as to how she could be best supported.



Now working in organisational development, Fi supports CommBank's approach to workplace adjustments and involvement in the Hidden Disabilities Sunflower program, which means all customer-facing teams at CommBank can assist customers who wear the Sunflower symbol.

"The Hidden Disabilities Sunflower is a symbol for all people who identify as having a non-obvious disability, disorder or medical condition. Products like Sunflower lanyards, wristbands and lapel pins identify that the wearer may need a little assistance or more time, without having to disclose specific details," explains Justin Bruce, director of Hidden Disabilities Sunflower Australia & New Zealand. "When organisations join the program, we help them train staff, volunteers and carers to be aware of what the Sunflower program means. And once trained, they can wear a lanyard, wristband or pin to show they're Sunflower-friendly."

While some environments can be complex, overwhelming or difficult for people with disabilities, the Sunflower program helps create more supportive spaces. "When organisations build Sunflower-friendly cultures, they're better equipped to offer support and find ways to make a venue, event or experience more inclusive," says Bruce.

Fi frequently talks to CommBank employees about her condition. "One saying that sits with me is 'Shame dies in the light,' which is why I want to be open," she says. "I know the light I shine on my own experiences will reflect and show others the path. That motivates me more than anything."

Visit commbank.com.au/sunflower to find out more. ♦

Branch out

The Hidden Disabilities Sunflower program is already helping CommBank support customers.



"Our customers absolutely love that we help them feel more comfortable coming into the branch to complete their banking needs," says Marissa Cooper, customer banking manager in Earlville, Queensland.



"I find this makes a big difference to our customers who, at times, may not want to discuss the issues they face daily and when doing their banking," says Merriden Eden, customer banking specialist in Engadine, NSW.



"This initiative gives us the ability to confidently serve those who need that extra bit of care – that's a wonderful feeling," says Jayde Brown, customer banking specialist in Port Augusta, SA.



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Cash Flow

What I know about money

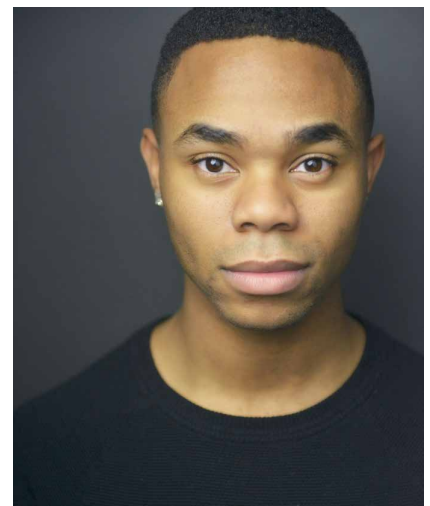
INTERVIEW BY BROOKE LE POER TRENCH

Theatre star Javon King's money mindset is as grounded as his love for performing – save smart, spend with joy and support the people you love. And if all else fails? A new pair of glasses never hurts.

Are you a good saver? I am now but when I first started making money I didn't know what to do with it. I was like, "Oh, I can just spend it on anything." But living in New York City quickly changed that. I soon realised I couldn't get too excited because rent, bills and life still exist. Now, I save 30 per cent of my pay cheque and have a separate account where I transfer whatever feels right, that I don't touch.

Has seasonal work meant you think about money differently? Absolutely. In theatre, you sign a contract for anywhere between six and maybe 18 months if you're lucky. So you always know there's a point where the show ends and you're either out of work or looking for the next gig. You have to think ahead. Plus, as an American living in Australia, I always keep some money set aside just in case I need to fly home for anything.

What's your spending mindset? I can be a bit impulsive – once I fixate on something I want, I usually just go, "You know what? I'm gonna do it," and tap away. My mum always said, "Money comes and money goes" and I live by that. As long as I have a steady job and I'm saving, I don't feel guilty spending. I don't buy anything crazy but I also don't obsess over every dollar. Everything works itself out.





What's your earliest memory of understanding money? Growing up, my dad was a fireman and my mum worked for a big accounting firm. But as a kid, I don't think I fully grasped what they were working for or what money was about until we went on family vacations. At some point, I realised my parents had saved so we could all enjoy that time together. The lesson stuck with me – that money could be set aside and used for good things or to help others.

What have you learned about setting money boundaries? Mine is a feast-or-famine industry and everyone knows it. That's why my friends and I look out for each other. If someone isn't working, we help where we can because we know if the roles were reversed, they'd do the same.

Do you have a go-to budgeting tip for quieter work periods? Discipline. I know it sounds boring but if you don't actively take money out and save it, you'll hit the end of a contract and realise you've left yourself in a hole. Performers are paid weekly so I put money away every single week – no excuses. It might feel like you have less money in the moment but future-you will thank you when you're between jobs.

Do you set financial goals? I didn't used to but moving to Australia has changed that. Now I'm thinking about things like buying an apartment instead of renting or even getting a car so I can travel for shows. It's less about

hitting a number and more about setting myself up to be happy and secure in the long term.

What's your guilty pleasure when it comes to spending? Glasses. I'm a fanatic. Every city I open a show in, I let myself buy myself a new pair. I keep all the boxes and soft cases and they're stacked on my shelf so I can pick a pair depending on my outfit. It's my thing!

If you weren't an entertainer, what would you be doing? Funnily enough, I thought about this a lot during the pandemic. I'd love to be in medicine – maybe nursing or physical therapy. I have this weird fascination with medicine, even though nobody in my family is in that field. I joke that in a past life, I must've been a doctor. But perhaps it makes sense – performing is about caring for people's mental health by giving them a break from reality. Medicine is another way of taking care of people. ♦

(Above) Javon King as Judas in Jesus Christ Superstar.

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Neil Perry's simple prep and easy staples help make daily cooking fun again.

Life Support

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Table Talk

Fast food

STORY BY STEPHANIE NUZZO

On those days when you want something quick and tasty, good food is just a few minutes away with chef and restaurateur Neil Perry's top tips.

1 *The ingredients you always need on hand*

There are a few ingredients that chef Neil Perry, who runs renowned Sydney restaurants Margaret and Song Bird, is never without. "Sea salt, fresh lemon, butter, extra virgin olive oil and a tin of anchovies. You can add anything roasted or pan-fried and get a really good dish." For more Asian-inspired flavours, "If you have some Shaoxing wine, ginger, garlic, chilli, a little soy and sesame, you can make all sorts of wonderful stir-fries."

2 *The power of a quick sauce*

When it comes to whipping up fast meals at home, Perry and his wife, Samantha, usually prepare a protein with a side of salad or vegetables. But the magic is in flavour-filled sauces. "The girls [daughters Josephine, Indy and Macy] love me cooking a minute steak. Then you can just combine butter, lemon juice and mashed up anchovies and you've got something delicious on a piece of steak."

3 *Give your leftovers a makeover*

Leftovers can quickly become boring so if you want to give your batch-cooking an exciting second life, turn it into something (kind of) new. "Anything left over from a roast goes really nicely tossed into a salad," says Perry. "If you want Asian flavours, use lime, chilli and fish sauce. Pull a roast chicken apart and throw that in there with some lettuce." He also says that adding an egg to leftovers can work wonders. "A poached, fried or boiled egg on top of a stir-fry or even on top of some rice with a bit of chilli sauce and fish sauce is just magic."

“A sharp knife and a decent chopping board go a long way to making you feel good as a cook.”

- NEIL PERRY



Tools of the trade

“A sharp knife and a decent chopping board go a long way to making you feel good as a cook,” says Perry. “Because you can cut your vegetables and your meat really easily and quickly.” Other tools of the trade that are worth the investment? You need a decent sized roasting pan; a medium-to-large skillet to pan-fry fish or meat; and a decent-sized saucepan and pasta pot. “Then you can pretty much make anything.”



Everyday time-savers



Batch the basics. Cook up a big batch of quinoa, brown rice or pasta at the start of the week – your future self will thank you.



Chop once, use often. Pre-chop veggies like onions, carrots and capsicum and store them in the fridge – instant meal magic!



Love your freezer. Keep frozen veggies, pre-cooked chicken and ready-to-go dumplings handy for no-brainer dinners.



One pan, all done. Sheet-pan meals or one-skillet wonders are your new go-to – less time cooking, less time cleaning.



No-cook for the win. Think hearty salads, wraps or grain bowls – just mix, toss and devour.



5

When in doubt...

While it's easy to become overwhelmed by the idea of cooking an impressive meal for loved ones, some of the best food is the simplest. “People tend to overcomplicate things,” says Perry. “The reality is, if you're using nice produce, it's really just about adding good seasoning.” If you can, choose fresh seafood, grass-fed beef or free-range chicken and you'll find you don't need to do all that much to make it enjoyable. “Just don't forget to season your ingredients well.” ♦

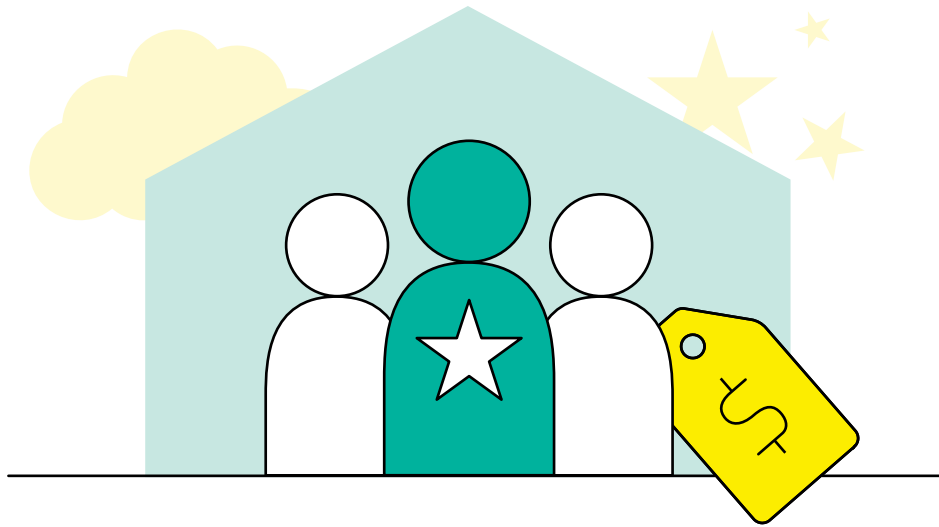


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Jamila Rizvi is back with our team of market experts for Season 2 of **CommSec Invest**. Available now on all podcast platforms.

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Life Support

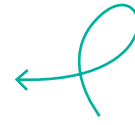
Could a money coach help you?

STORY BY BEK DAY

Struggling to hit financial goals? A money coach can help by taking a holistic look at your habits.

Money can be a tricky topic – it’s not just about dollars and cents but also our habits, values and beliefs. That’s where money coaches step in. They’re not financial planners or counsellors, they’re the in-between, helping people understand their behaviours and values around money. For Sydney-based Lel Smits, working with a money coach was a game-changer. “I thought I was disciplined but I realised I was so focused on saving that I wasn’t investing in areas that could drive future growth,” she

recalls. Lel prided herself on her dedication to saving, cutting back on everything from takeaway coffee to gym memberships. “I felt like I was doing everything right but I was overlooking the big picture and wasn’t investing enough in areas that could drive growth.” Her money coach helped her shift perspective, introducing strategies that balanced her instinct to preserve with the need to leverage her finances. “I gave myself permission to spend intentionally and plant seeds for my future.”



Darlene Neu, Co-founder of The Money Collective

“Find the balance between now and later”

Happiness, according to Darlene Neu, is all about striking the right balance between enjoying life now and planning for the future. “Everyone wants to be a saver. But one of the downsides of being a really great saver is that they might not be creating memories with the people they love in the moment.” It’s a reminder that financial wellbeing isn’t just about what’s in your account – it’s about making choices that bring joy both today and tomorrow.

“Unflinching honesty is the first step”

When it comes to money, facing the truth about your spending can be a game-changer. Neu recalls one client who came in with a clear condition: “I’ll do whatever you want but don’t make me give up smoking.” Together, they reviewed her expenses and the numbers spoke volumes. “She was spending more than \$10,000 a year on cigarettes,” says Neu. “Once she saw that, she made the decision herself. Nobody had to tell her what to do.” That client’s story is one Neu loves to tell. “She paid off her debts, bought a house and even quit smoking for good. She found her reason and once she had that, she stuck to it.”

“Never underestimate the power of a plan”

“If you’re more optimistic for the future then you likely have better financial wellbeing,” says Neu. “And to get that way, you need to set goals and then feel yourself moving towards them.” But the most remarkable thing, she says, is that it’s the practice of goal setting, rather than the actual goals themselves, that helps the most. “The secret is, it doesn’t actually matter what the goal is. The goal can change a million times. The act of simply working towards a goal means we feel more optimistic for the future and then we have better financial resilience.”

Andrew Woodward, Founder of The Investor’s Way



“Bust the money myths holding you back”

When it comes to managing money, the biggest hurdles aren’t always financial – they can be mental. “The first step is figuring out your own mental jigsaw puzzle when it comes to finances,” says Andrew Woodward. He believes mindset is key. “I could give you the best wealth-creating strategy in the history of mankind. But if what’s going on between your ears isn’t right, you’ll find a way to mess it up.” The takeaway? Success with money starts in your mind.


“Don’t strangle your money”


When it comes to managing money, clinging too tightly can actually hold you back. “People tend to strangle money, which sounds weird but it’s true,” says Woodward. “You have to be willing to take a few risks and let money flow into your life.” While saving is important, it’s rarely the whole solution. “You can be a very savvy saver but not many people ever saved themselves into wealth,” he says. The key is to find balance between caution and confidence and let your money work for you.



“It’s never too late to take control”

No matter your age or financial situation, there are always options to improve, says Woodward. “I’ve had clients in tears looking at the numbers. People think that they’ve left it too late but there’s always a way to improve your situation.” The key, he says, is overcoming the fear of facing your finances. “A lot of people are scared to look but the first thing that changes when you take back control is that the stress disappears. Once that’s gone, you can then focus on building wealth.”

 theinvestorsway.com.au

 themoneycollective.com.au

Liza Lyttle,
Financial Coach
at Good Shepherd



“We walk beside you without judgement”

Working at Good Shepherd’s Financial Independence Hub, Liza Lyttle helps people impacted by financial abuse – which is a form of domestic and family violence and coercive control where someone, usually an intimate partner, uses money to hurt, manipulate or control another person. “What I love about my job is that I meet people where they are,” she says. “I’m guided by their goals and I walk beside them without judgement.”

“Overcoming shame around money is key”

One client – a mother with a toddler – sticks in Lyttle’s mind. “She had deep shame around money management in our first coaching session and wanted to learn to budget and manage bills. We worked together to create the budget and identified her needs versus her wants and developed a savings plan. Within four sessions she was able to pay her bills and was saving towards her first holiday with her little girl.”

“Financial wellbeing looks different to everyone”

It can be tempting to get prescriptive about what we should be working towards, says Lyttle, but it’s different for everyone – which means her job changes daily. “Success in coaching looks different depending on the client’s goals, values and circumstances,” she says. “Some people want to learn to save for a car. Others want to understand their beliefs about money so they can create a more empowering money story for themselves.” Finding out what makes you tick is a crucial first step. ♦

 goodshep.org.au/fih

Are you financially well?

It might mean something different to everyone but objectively, you need these three things.



You can fully meet your current expenses and ongoing financial obligations.







You feel financially secure now and into the future.



You can make choices that allow you to enjoy your life now and down the track.

CommBank Next Chapter

Through CommBank Next Chapter’s commitment to help end financial abuse, they have partnered with Good Shepherd to establish the Financial Independence Hub. This is a free and confidential service available regardless of who you bank with, across Australia, to help those impacted by financial abuse regain their confidence and move towards long-term financial independence.

-  You can contact the **Financial Independence Hub** directly on **1300 050 150**, Monday to Friday, 7am-7pm (Sydney/Melbourne time), excluding public holidays.
-  If you need more help managing your debts, call the free and confidential **National Debt Helpline** on **1800 007 007** and they can connect you with a free financial counsellor.
-  Mental health support is also available 24 hours a day from **Beyond Blue** on **1300 224 636** and **Lifeline** on **13 11 14**.
-  For 24/7 confidential information, counselling and support, you can call **1800RESPECT** on **1800 737 732**.

This is a free and confidential service that isn’t part of the Commonwealth Bank. If you need an interpreter or translator, you can ask for one and arrangements will be made. In an emergency or if you’re not feeling safe, always call 000.

Financial Fitness

5 simple steps to ditch unhealthy debt

PHOTOGRAPHY BY GUY BAILEY

STYLING BY CAROL SAE-YANG + HAIR & MAKEUP BY KELLY TAPP

Being able to confidently and responsibly manage debt is a key part of our financial journey. CommBank personal finance expert Jess Irvine shares how.

There are lots of reasons why we borrow – it could be to buy a car, a home or a holiday – and there are a lot of different loans available to make that happen. But not all debt is equal. Healthy debt helps you grow your wealth, while unhealthy debt detracts from your wealth. Learning to spot the difference between the two is key.

1. Write a list of what you owe

The first step to taking control is to write out a list of all debts held in your name, including credit cards, personal loans, car loans, home loans and investment loans. Write down the name of your lender, the outstanding balance and the interest rate you're paying on each – and then order your list, either from smallest to biggest debt or from highest to lowest interest rate. Now is also a good time to list out your assets, such as your home or your car. Use this to calculate your overall net worth, which is what you own, minus what you owe. Don't be discouraged if you owe more than you own.

2. Understand your debts

When you're taking on debt it's important to know what type it is. Firstly, are your debts secured or unsecured? Secured debt is a loan you take out against an asset, whether that's your home or a car. Unsecured debt is borrowing to fund consumption, including credit cards or personal loans. With the latter, if you default on your payments, there's no underlying asset for a lender to access, which is why the interest rates may be higher. You can further break down your debts into those secured against assets that are appreciating (going up) in value, like a house, or depreciating (decreasing), like a car. Generally, you want to have your debts held against assets which are likely to grow in value over time.



Quick definer

SECURED DEBT:

A loan you take out against an asset, whether that's your home or a car.

UNSECURED DEBT:

Borrowing to fund consumption, like credit cards or personal loans.

3. Choose a debt-payment method

Once you've identified debt that you want to pay down, there are two broad approaches you can follow. The first is the snowball method. This is where you start paying off debts with the smallest balances. This gives you a sense of accomplishment when you get to close down an account and helps build the confidence you need to keep chipping away at the next, bigger one.

The second strategy is called the avalanche method. This is where you start by paying off the debt with the highest interest rate. It may take a little longer to get your first win as your highest-interest debt may also be your biggest outstanding balance. But over time, you're going to save more on interest by paying off the most expensive debts first.

4. Make excess repayments on your chosen debt

Once you're committed to a strategy, it can help to automate payments so that you're contributing more than the minimum repayments. Try to live so that you're spending less than you earn and then divert some of that extra money towards debt reduction. You could also use any unexpected windfalls, like a tax refund, to reduce your debts and speak to your lender about consolidating your debts or arranging an altered payment plan. If you have a credit card debt attracting a high rate of interest, inquire about other zero-interest options.

5. Seek support

Keep in mind that rising costs or a change in circumstances can impact your finances at any time. Financial hardship is when you're unable to make repayments on a debt or pay for other basics, like utility bills. This can occur due to cost-of-living pressures, unemployment, natural disasters, a relationship breakdown and other unforeseen situations. Anyone can experience financial hardship and support is available. You can speak to your lender or other billers directly – they have obligations to help. And if you need more support to manage your debts, you can always call the free and confidential National Debt Helpline on 1800 007 007. Life is going to throw us curveballs but seeking support is one of the most crucial steps you can take on your debt-repayment journey. ♦



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How to prove who you are, safely

Need to prove your identity online? ConnectID®, a new service available to CommBank customers, makes it super simple, secure and stress-free – without the need for extra apps, sign-ups or sharing sensitive documents.

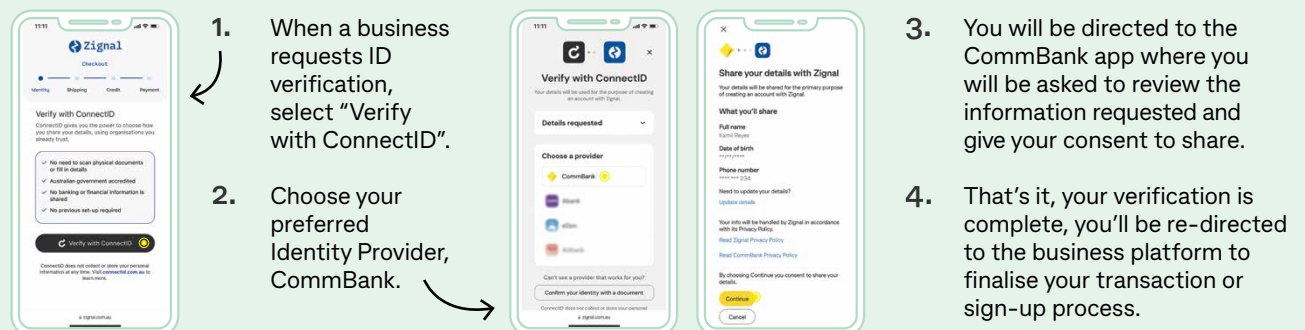
Meet ConnectID

Think of ConnectID as the secure bridge that connects your data to where you've authorised it to go. ConnectID is available during the purchase or sign up moment with participating businesses. There's no need to sign up to ConnectID or download an app, just select an Identity Provider that you trust – like CommBank – and confirm the data you'd like to share.



How it works

Using ConnectID is quick, secure and keeps you in control:



Privacy first, always

ConnectID does not see or store any of your personal information at any time. And when using the ConnectID service your banking information such as passwords and login credentials are never shared. "What's important to know is that ConnectID is not creating a new honey pot of data. We never see or store customer data," explains Andrew Black, ConnectID managing director at Australian Payments Plus.

Why you'll love it

ConnectID is the secure, stress-free way to prove who you are online. You can keep track of where and when you shared your data through a consent history log available through the CommBank app. "CBA continues to invest in digital identity as an important building block of Australia's digital economy. ConnectID offers our customers greater control over their data, enabling them to share only what is necessary, all backed by the security of the CommBank app. For merchants, it provides a frictionless experience for their customers and reduces the threat of identity-related fraud," says Gavin Leon, general manager open banking at Commonwealth Bank.

For more information:

Visit commbank.com.au/connect-id
or Scan the QR code.



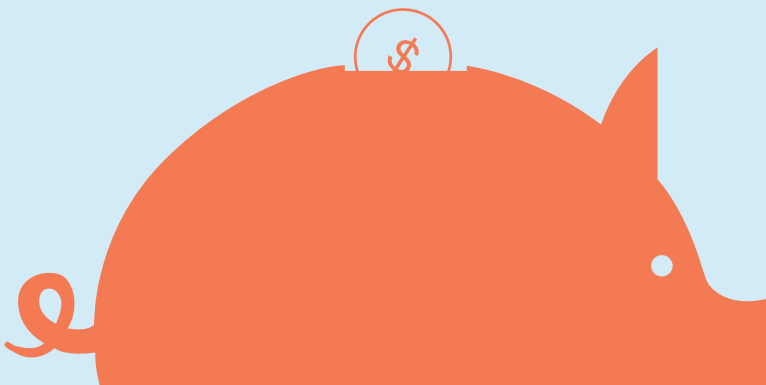


Good Habits

How to start micro-saving

STORY BY LAURA CULBERT

While it may not seem like a lot, those spare dollars can make a difference to your savings over time.

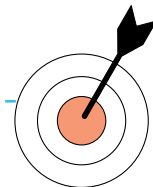


From a quick hug lifting your spirits to bees keeping our planet buzzing with life, we all know that little things can have a big impact. The same goes with your finances – “micro-saving” works on the principle that small, consistent habits can give your savings a real boost. And with little money needed to get started, it’s the ideal way to get ahead in tough times.



Micro-saving 101

Just like it sounds, micro-saving comes down to putting away small amounts regularly to build your savings over time. Practical and effective, it involves mapping out your money goals then taking gradual – and manageable – steps to get there. And no amount is too small. “You can start with as little as you like,” says CommBank personal finance expert Jess Irvine. “It could be \$5 a week or even 50 cents – whatever amount feels good to you and gives you a sense of accomplishment without making you feel like you’re missing out too much.”



With a CommBank GoalSaver account you’ll be rewarded with a variable bonus interest rate when you grow your savings balance each month.



The benefits

Any time you put money aside is going to be good news for your back pocket and micro-saving is no different – especially if you’re using a high-interest or compound interest account. But just as important is the effect it has on your mind. By starting small, you’ll feel less intimidated by the idea of saving, making it easier to stick with. And as you see your money grow slowly yet steadily, you’ll gain confidence. “Micro-saving is about building a savings habit in a way that doesn’t overwhelm you,” says Irvine. “It can be a way to overcome the mental barrier some people face when thinking about their future financial plans. Because who is going to miss 50 cents? But over time, those savings can really add up.”

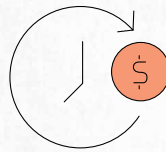


Do your homework

As with all financial undertakings, Irvine says it pays to consider any potential drawbacks. “Be aware of any fees that may be charged on your accounts, such as monthly fees and transaction fees. Make sure these don’t erode your balance too much over time,” she says. “It’s also important to take a holistic look at your financial picture, including your income, spending and resulting surplus or shortfall. This might prompt you to consider ways to either boost your income or rein in your spending, allowing you to be a bit more ambitious in your savings goals.” ♦

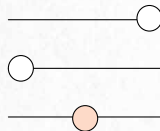
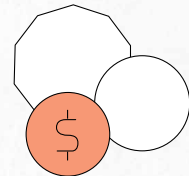
How to get started

There are a number of different approaches to micro-saving but they all start with setting specific goals so you have a clear idea of what you’re hoping to achieve – whether it’s a house deposit, an overseas holiday or a healthy nest egg (you can use Money Plan’s Goal Tracker tool in the CommBank app to help you stay motivated). Then choose the micro-saving methods that appeal to you.



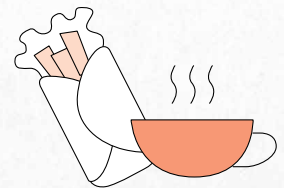
Automatic transfer: By scheduling regular transfers to a savings account, you’ll separate these funds from your everyday spending and be less likely to use them on impulse purchases.

Cashback: Programs such as CommBank Yello offer rebates and discounts at participating retailers – redirecting this “found money” into your savings account will give your finances an extra lift.



Look ahead: Smart Savings in the CommBank app monitors your income, bills, spending and transfers to predict how much potential spare cash you may have each pay cycle to save, pay off debt, spend or invest.

Skip and save: Turn small, everyday habits into an opportunity to save. Challenge yourself to skip a coffee run or make your lunch at home and put the money towards your goal.





We ♥ backing Aussie business.

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Grow

Make it count

FULL CIRCLE

Closing the loop

Meet the small business owners putting landfill-bound waste to good use.



Full Circle

Closing the loop

STORY BY HANNA MARTON

Waste not, want not.
Meet the small business owners
who are turning landfill into
innovative products.

Not all is lost when it comes to the planet's rubbish problem. Thanks to a growing band of innovative founders, industrial scraps are being given a second life. These quiet crusaders of the circular economy – or “closed loop” supply chain – are turning trash into treasure. From spinning fashion dead stock into new yarn to crafting designer lamps from reclaimed plastic, they're proving that waste can spark creativity. And there's no shortage of waste to tackle. Globally, only nine per cent of plastic is recycled. At the same time, 83 million tonnes of textile waste is generated worldwide each year. But these entrepreneurs are rethinking what others throw away – and shooting for the stars with their clever solutions.



Julia and Jordy Kay couldn't find a truly compostable alternative to plastic wrap so they invented one. Great Wrap turns forestry waste into wrap for pallets, catering and kitchen use, while its cling-wrap dispenser is made from recycled plastic bottles.

Julia: “I worked in architecture and was buying a lot of very green building materials but they'd arrive on a pallet wrapped in plastic. My husband, Jordy, was making organic wine and then sending it out covered in plastic. The largest freight and logistics companies in the world are using kilometres and kilometres of this product every day. We realised it's a huge problem and once you see it, you can't ignore it.

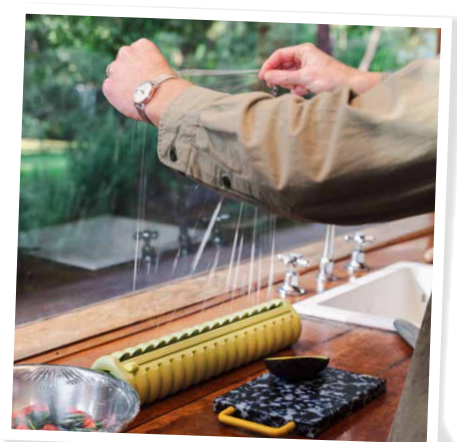
Initially, we did some research online, found a product that was contract-manufactured and bought a small sample size. We



posted it to our social-media accounts and set up a rough website. We sold out in 24 hours. We've since done about five investment rounds and received government grants and finance for our machinery.

Plastic cling wrap is so cheap and functional that it's hard to replicate. Making an alternative that performs exactly like plastic for the same price turned out to be much harder than we thought. We have an amazing team of scientists around us and have developed a high-performing product but we went through a lot of iterations first. Great Wrap turns compostable biopolymers, agroforestry waste and plant-based oils into wrap for pallets, catering and kitchen use.

Jordy and I have gone from working out of our lounge room to a 12,000-square-metre facility in Melbourne with a team of



15 full-time staff. We're about to launch a new catering wrap for hotel groups, restaurants and other hospitality. Oh, and we're expanding into the US market, which is exciting."

Julia's tips

+ Connect with start-ups.

Being in a network of other founders was really important; I encourage anyone to find that community early on.

+ Be public.

Put yourself forward before you feel like you're ready. Customers will get behind what you're building if you're doing it for the right reasons.

+ Work together.

Early on, Jordy and I were clear about our roles and carved out our own space. We respect each other's areas of expertise.

Heliograf founders Angus Ware and Jeffrey Simpson created a purposeful and playful lamp made from reclaimed ocean-bound plastic. Cleverly designed to look like a single-use soy sauce “fish”, it’s emblematic of an environmental problem caused by pieces of plastic too small to recycle.

Angus: “We’re a design brand focused on encouraging change, positivity, and joy – we believe we can still have nice things, create joy and give people hope. That’s why Heliograf takes plastic from regions without formal waste management – predominantly shorelines and riverways in Southeast Asia – and recycles it into our Light Soy lamps.

I’d been bothered by the little soy-sauce fish you get in takeaway places for a long time; it’s ironic that they’re literally shaped like fish and can get washed into the ocean, causing harm to marine

life. There’s a lot of messaging out there saying, ‘If you want to be sustainable, stop doing this. Don’t do that.’ This was a way to raise awareness in a different way.

We spent years prototyping and finding the right people to make a quality product. It was very challenging. We launched the day that Australia went into the first COVID-19 lockdown. Heliograf had a mention in *The Australian Financial Review Magazine* and I went to the newsagent to buy the paper. The front page was all, ‘The world is ending!’ I thought, ‘Oh god, what have we done?’ But it was a great opportunity because people were looking for positivity and to brighten up their work-from-home ‘cells’.

We’re now looking to expand the product line and even design some solutions for soy-sauce packaging itself. Hoping to address the problem right at the ‘sauce’ of it so to speak!”



Angus' tips

+ Do research.

Don't build something and assume people will buy it. Get feedback first.

+ Consider the circle of life.

Think about the journey of the parts and packaging of your product, from the start through to its post-purchase life.

+ Forget flawless.

We want things to be perfect before sharing them but the earlier you can get feedback, the earlier you can refine your product.



Frustrated by the volume of waste created by fast fashion, Melbourne-based designer Guy Dempster founded Dempstah in 2019 to transform unwanted clothes and offcuts into high-quality spun yarn.

“While working in China, I realised how incentivised textile manufacturers are to make as much product as they can. It was unnerving. But after moving back to Australia, one company I worked for in Hong Kong built a textile recycling mill. It derives new fibre from old materials that can be spun into yarn, without the use of chemicals or water.

With the help of my partner, Otis, who works in logistics, I began sending Australian textile waste to the mill: post-production scrap fabric and offcuts. I wanted to understand how the quality, type and colours of textiles would impact the yarn yielded. Natural fibres, such as cotton, wool, silk and linen, work best.

The first round I sent was self-funded; I didn't even know what we were going to do with it. It was an experiment. Eventually, we got a grant from the City of Sydney to do a bigger run with the Salvation Army, working alongside staff at their Tempe facility to recover unwanted clothing and ship it to the Hong Kong mill. Recently, Dempstah won a Circular Fashion Fund grant, which will help us build our own micro-mill on a little plot of land my family owns in Tasmania. It's a privilege to be

Guy's tips

+ Incubate. Take your time to test and trial ideas before you jump into your business plan or scale up.

+ Go for grants. Don't assume that your business is too small; ignore that niggling feeling and just go for it.

+ Be transparent. Tell your story to your customers and backers with clarity and honesty. Talk straight about what you want to do.



able to tread water while I do this and not break the bank, go for investment or take on debt early. This speaks to my temperament – I'm very trepidatious! There's still so much legwork to do.” ♦

Helpful tips for purpose-driven start-ups

Starting a business with purpose means creating something that not only thrives but also makes a difference.

1 Get specific about a problem

The best businesses solve real issues. What's being thrown away too soon? Where are people struggling to reuse or repair? The more focused your idea, the easier it will be to innovate.

2 Find the right people

Look for partners who share your vision – whether that's suppliers using reclaimed materials or brands looking to reduce waste. Smart collaborations can help you grow faster and make an impact.

3 Rethink the way you sell

Innovation isn't just about products – it's also about the business model. Could customers rent instead of buying? Could you offer trade-ins or refills? Moving beyond the old “buy and toss” approach is not only good for the world but it also builds long-term customer relationships.

For more tips, search CommBank Small Business.

Forward-thinking leaders are turning to real estate for breakthroughs in their boardroom challenges.

Commercial real estate can turn these issues into smarter, greener ideas - illuminating the path to success for your business, and your people.

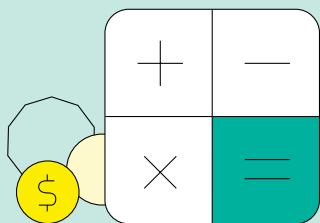


Cheat Sheet

Simple changes that can really add up

STORY BY BEK DAY

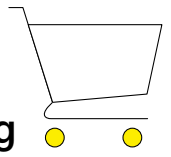
Turns out, a little effort can go a long way when it comes to easing the pressure on your household budget.



In the midst of a cost-of-living crunch, more and more Aussies are realising that a few mindful tweaks to everyday habits – as well as household upgrades where possible – can lead to serious savings. Instead of defaulting to pricey convenience, people are getting smarter with their spending – grabbing

groceries on special, planning meals to avoid waste, batch cooking to save time and cash and even adding solar to cut energy bills. These shifts don't just help the budget stretch further, they make life easier, too. And the best part? Once you get into the habit, saving money feels easier than ever.

1 Smart shopping

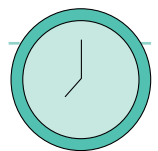


“We used to wing it with our grocery shopping, grabbing things here and there and somehow still feeling like we had nothing to cook. But once we started meal planning and doing one big shop a week instead of lots of little ones, we noticed a huge difference – both in our budget and our stress levels. My husband’s a shift worker and I work from home so having a plan (and meals prepped in advance) made life much easier. We’d check what was on special, batch cook things like curries and pasta sauces and freeze portions for busy nights. It meant less waste, fewer takeaway splurges and way more savings – plus, no more midweek dinner panic.”

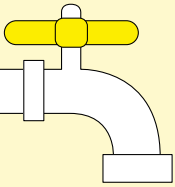
GEORGIE MASLIN, BOWRAL, NSW

Tip:

“Stick to a shopping list. Writing down exactly what you need and resisting impulse buys helps you avoid overspending and unnecessary extras.”

Tip:

“People can be a bit daunted by the time required when thinking about washing cloth nappies and wipes. My advice to anyone who wants to try is to plan to do it from the beginning – then you’ll never know any differently!”

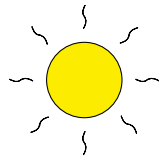


2 A happy bottom line

“We have three kids and I started off using cloth nappies with the oldest for environmental reasons but when she was about three months old I switched to cloth wipes as well, which were far less harsh on her skin. We’ve used the same set of wipes for all the kids, because they wash and wear so well. We’ve saved about \$4500 on wipes in 12 years – and stopped them from going to landfill.”

MELANIE CARR,
SUTHERLAND SHIRE, NSW

3 Help turn sunshine into savings



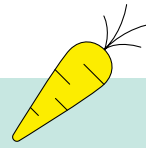
“When we bought our house this year, we decided to make it as self-sufficient as possible. We have double glazing, a water tank, a solar system and a battery for energy storage and energy-efficient lighting and aircon. I work for a commercial solar company so I have access to expertise and cheaper equipment, which helped. We don’t use grid electricity, which saves us about \$400 per month.”

LAUREN HAMILTON, TEMPE, NSW

5 A bountiful backyard

“In 2008, my husband, Ernst, and I bought a house on three-quarters of an acre in Mirboo North, South Gippsland. Aside from the house, the land – located within the town boundaries and only 200 metres from the main street – was bare, with only three fruit trees and a small vegetable patch. Over the past 16 years, we’ve turned the block into half an acre of fruit and vegetable garden. There are now about 50 fruit trees, various fruiting shrubs, perennial herbs, flowers and 11 raised garden beds, all producing food all year round. At any one time, including in the heart of winter, you can harvest at least 30 different things to eat, with this doubling at the end of summer and the start of autumn.”

JACI HICKEN, GIPPSLAND, VIC ◆

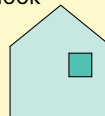


Tip:

“You can try to grow leafy greens for four people for six months of the year in a space of 1.5 square metres. Two weeks before Easter, in southern Australia, plant a punnet each of celery, kale, silverbeet and sprouting broccoli. This can help you produce greens for the whole winter.”

Tip:

“By draught-proofing your house and upgrading to efficient electrical equipment, you’ll save energy before you even look at generating it yourself.”



4 No petrol, no problem

“We test-drove an EV a few years ago and marvelled at the smoother speed and handling and the quietness of the ride. We were also excited about the ability to charge an electric car from our own solar panels and ‘drive on sunlight’. Petrol bills were a drag on our household finances. About three years ago, we crunched the numbers and decided it made sense for myself and my partner, Marie, to both purchase EVs. Marie drives more than 20,000 kilometres per annum and I drive about 40,000 kilometres each year, both in our long-range electric cars. The total savings for us are well over \$7000 per annum.”

BRENDAN CONDON
CAPE PATERSON, VIC



Tip:

“Keep an eye on the market. In 2025, with the lower energy and running costs, many new EV models will likely demonstrate price-parity with comparable petrol cars. I think EVs will soon have lower sticker prices than equivalent petrol cars.”

Discover how you can save on energy costs and contribute to a brighter future with CommBank’s Home Energy Upgrades. It brings together offers, resources and trusted industry participants to enhance your home’s energy efficiency.

Take advantage of CommBank’s zero per cent interest financing for up to five years through InstalPay to purchase solar systems and battery storage with no upfront costs. Start your journey towards energy-efficient savings today.

Applications for finance are subject to credit approval. Terms and conditions apply and monthly repayments required.

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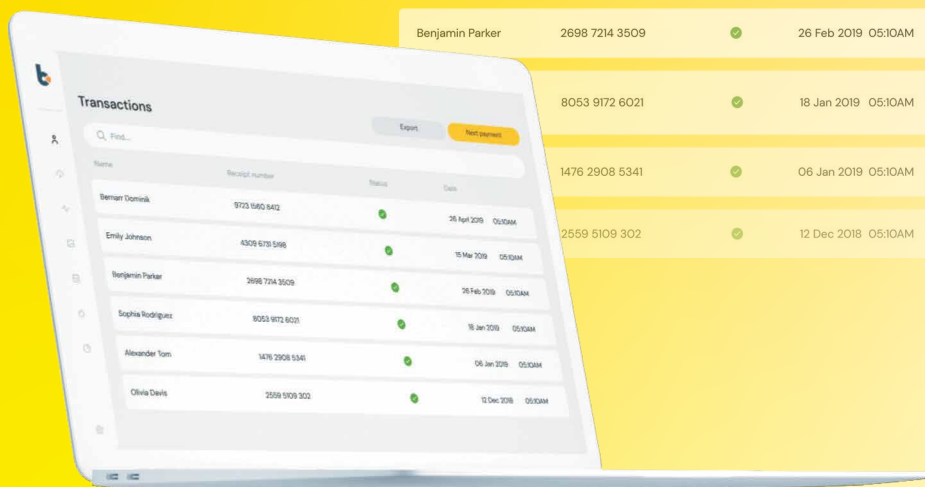
Specialist
Australian-based support
Get specialist technical
support when you need it.



Accelerate growth
With a range of
solutions that grow with
your business.



Protect your business
Australia's largest financial
institution, keeping your
payments secure.



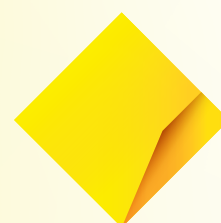
Bernarr Dominik	9723 1560 8412	✓	26 April 2019 05:10AM
Emily Johnson	4309 6731 5198	✓	15 Mar 2019 05:10AM
Benjamin Parker	2698 7214 3509	✓	26 Feb 2019 05:10AM
Sophia Rodriguez	8053 9172 6021	✓	18 Jan 2019 05:10AM
Alexander Tom	1476 2908 5341	✓	06 Jan 2019 05:10AM
Olivia Davis	2559 5109 302	✓	12 Dec 2018 05:10AM



Watch how Sydney Zoo turned to
CommBank to deliver a seamless
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Visit commbank.com.au/ecommerce

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Small Business

Support players

These small business owners are tackling their marketing challenges head on with the help of the CommBank Matildas.

STORY BY HANNA MARTON

PHOTOGRAPHY BY
SHARI HINCH + ALAN RICHARDSON

It's not every day you get global sports superstars supporting your business. Enter the CommBank Matildas on Loan competition, which has allowed 50 small businesses around Australia to receive just that. At a time when 70 per cent of small-to-medium local businesses are cutting costs due to economic pressures, CommBank is lending a hand by "loaning out" CommBank Matildas players in support of small business customers.

We spoke with three of the business owners who were chosen, from the director of a zoo in the Grampians to a CEO empowering women in tech. No doubt they'll be kicking even more goals with the CommBank Matildas on their side.





Wild opportunity

At Victoria's largest privately-owned zoo, Halls Gap Zoo, Mark and Lisa Treweek care for and breed more than 500 animals, including a two-tonne white rhino visitors can handfeed.

Mark Treweek has a very particular set of skills. He grew up on his father's sheep farm in Wakool, New South Wales, but has also run an aviation business and worked as an insurance broker, which he playfully refers to as his "suit and tie background".

So, when Mark's mum, Yvonne, and stepfather, Greg, asked Mark and his wife, Lisa, to manage Halls Gap Zoo for them, it was a no-brainer. "It just made sense," says Mark. Handily, Lisa brought a valuable skill set too, having worked in customer service, and now manages the zoo's 20-plus staff. And their sons, Cooper and William, are living the dream.

But buying the zoo was a baptism of fire for Mark and Lisa, quite literally. The past two summers have seen bushfires in the Grampians reach as close as three kilometres from their boundary, forcing them to temporarily close the zoo and



Mark's tip

+ Seek support

Surround yourself with people who have your back, because there'll be plenty of people who will want to bring you down.

evacuate animals. Meanwhile, raising a veritable Noah's ark that includes giraffes, cheetahs, red pandas and bison isn't cheap.

"Our feed bill has doubled since we took over," says Lisa. "Then there was a wage increase of 3.75 per cent for staff – which is important for people to survive – and a rise in superannuation requirements, too," adds Mark. "All the costs are going up but we can't really increase the zoo admission price because then people wouldn't show up." So the couple reduced advertising and marketing spend by 40 per cent to make up for it. The opportunity to have the CommBank Matildas support the zoo couldn't have come at a better time.

The exposure, Mark believes, will be invaluable. "I was just talking to someone who's been coming to Halls Gap regularly for 30 years and didn't know there was a zoo here. The CommBank Matildas on Loan campaign is going to get our name out there."

It's a lifeline Mark appreciates. "CommBank has supported us from day one," he says. "From our local bank manager to the national boss of lending, they're fully behind us and just love the zoo."



Kate's tip

+ Get feedback

Find someone you can bounce your ideas off of, who will give you a pep talk when you need it and who can spot the flaws in your plans.

Code warrior

Kate Kirwin founded She Codes at just 21 to teach women digital tech skills and has impacted 63,000 women in the 10 years since. Her goal this year? To get that number up to 100,000.

You can't be what you can't see, especially when it comes to coding, posits Kate Kirwin. "You don't have to be a guy in a hoodie in a basement to succeed in tech," she jokes. "People told me for years that if women wanted to be in tech, they would be. I have women coming in droves who want to code but they lack role models. And online software developer forums weren't particularly beginner- or female-friendly in the past."

What started as a single workshop for about 80 women in Perth in 2015 has become a robust community that upskills thousands of women annually. And many participants have landed junior software developer roles in a host of industries, from retail to mining to banking. "That first event was run on an absolute shoestring. The night before, someone sent me an email saying, 'See you in the morning for breakfast.' I hadn't planned on breakfast so I made 85 muffins that night."

Kate says cooking and coding are not too dissimilar. "I'm very creative. I love craft, baking and

sewing. To me, building websites or creating something in tech feels the same. You put together a bunch of ingredients and end up with a product that's better than the sum of its parts."

Kate, who was awarded the 2024 WA Young Australian of The Year, manages She Codes mostly by herself. She does, however, have an "army" of 10 contractors delivering programs in Perth, Brisbane, Sydney and regional Western Australia. Being a one-woman executive suite has its pitfalls, though.

"In 2021-22, the business grew a little too fast; I was travelling between Sydney and Perth every two weeks. I had to start working more sustainably because, at the end of the day, if the leader doesn't have any energy, it's hard to expect followers to have any," says Kate. The self-confessed "control freak" has learned to accept help and to give her team more agency "and space to run with their own ideas".

She Codes is largely marketed via word of mouth so Kate hopes the support from the CommBank campaign will inspire more people to give coding a go. Plus, the synergy between the brands is huge. "I like to think that what the team does for women in sport is what we're doing for women in tech. We're telling girls that you can be a sports star or a ballerina or a software developer. You can do whatever you want to do."



Laura's tip

+ Make it personal

I'm a firm believer in low-cost, organic and drip-fed marketing. Post on socials, reply to direct messages and always respond to reviews if you can.



Paddling forward

Founder of Sydney By Kayak and mother-of-two Laura Stone overcame postnatal depression and COVID-19's impact on tourism to grow a thriving small business that promotes sustainability, healthy living and social connection

In 2010, UK-born Laura Stone started an adventure-focused business that saw her take clients rock climbing, kayaking and bushwalking. She even led a

group up Mount Kilimanjaro in Tanzania. Eventually, Laura realised that most clients were coming for kayaking tours at sunrise on Sydney Harbour.

So she trained to become a kayaking instructor and her business morphed into tourism operator Sydney By Kayak. As any small business owner can attest, when it rains it pours. "It took off in 2017 – the same year my son Levi was born," she recalls. Seeing that Laura was struggling to run the business alone, her husband, Ben, wound up his own business to join her on the water.

Sydney By Kayak was going swimmingly until the pandemic forced the couple to start over. "Our team went back home, largely overseas, and we lost our house, which was gutting," says Laura, who was also suffering from postnatal depression. The couple decided it was time for a reset. "We had a healthy three-year-old boy and the kayak van so we converted it into a camper and went to Queensland." When it was safe to come back to Sydney, they slowly reopened, starting with one-on-one kayak sessions.

Sydney By Kayak is once again flourishing – taking out several tours per day, with up to 34 paddlers and seven guides per trip. It's also helping keep Sydney Harbour clean. By donating \$15 from every seat sold on its Clean-Up and Eco tours, in which guides and customers collect rubbish, the business has raised more than \$68,000 for conservation projects and won a number of awards.

Laura is thrilled to have the support of the CommBank Matildas as their values, such as teamwork and determination, closely align with her own. "I hope this campaign shows that we are an authentic and credible business. I'm over the moon." ♦

Four tips for your small business

For many owners, marketing is one of the first line items to go when the cost of doing business keeps rising. Here's how to promote your brand when scaling back.

1 Think social
Create and post engaging content on your socials. Consistent posting and interaction with followers can keep your brand visible without added costs.

2 Focus on referrals
Encourage happy customers to refer others by offering discounts or perks. Word-of-mouth marketing can be a cost-effective way to attract new clients and grow your base.

3 Network locally
Getting involved in your local community is a great way to meet potential customers. Attend events, partner with nearby businesses or simply show up – it's affordable and builds trust.

4 Repurpose content
Turn blog posts into social snippets or newsletters. Reusing content maximises your efforts and keeps your audience engaged without accruing any extra production costs.

Home Time

Master your mortgage

Don't set and forget your mortgage; instead, follow these smart strategies to make your money work for you.

STORY BY JULIE LEE

1.

Leverage the power of your offset account

When was the last time you looked at your mortgage? For many of us, it's in the too-hard basket. However, according to CommBank home lending executive Eva Ie, checking in on your home loan each year is key to achieving your financial goals. "Your income or financial situation may change and this helps make sure you're still on track with your repayments," she says. So, rather than going with a set-and-forget mindset, Ie says these are the smart strategies that will make your money work harder.

One of the easiest ways to lower the amount of interest you pay on a mortgage is to have an offset account. This is a transaction account linked to your mortgage. "Every day we look at how much you owe us and how much you've got in your offset account and then we calculate the interest on the difference," says Ie. "Let's say you owe \$500,000 and you have \$50,000 in your offset account - you'll only be charged interest on \$450,000."

Think it's not worth putting your income into the offset because you spend it anyway? Think again. Interest

is calculated daily so it can still have an impact. "You don't use all the money straight away and every day it's in there makes a difference," says Ie.

Eligible CommBank home loans allow multiple offset accounts, which means you can set up your money in a way that works for you. "Some people like to separate their money into accounts for transactions, bills, holiday savings and their kids - all of these can be linked to the mortgage so every dollar you have is offsetting the home loan," she says. "Don't underestimate the power of offset."



2. Chat to your lender

There are plenty of reasons to refinance your home loan but the most common one is to get a lower interest rate, reducing how much you pay in the long run. A good place to start: chat to your lender to find the best fit for you. Are you getting the best rate for the services being offered? What loan features do you really need? Some digital-only loans, for example, offer fewer features but may have lower rates.

Perhaps you need help with cost of living pressures. “If you’re struggling and can’t keep up with repayments, consider refinancing to extend your loan term,” says Ie. “Even though it’ll take longer to pay off, at least it gives you some relief.”

There’s also a misconception that refinancing your home is hard to do. “Refinancing is actually easy – it can be completed within days if it’s a straightforward application.”

Tip:

Want to know how a banker organises her finances?

“I have my money in my bank account, working hard for me to offset the loan and I only pay off my credit card balance when it’s due,” says Ie. “I pay the full balance with autopay so I will never pay credit card interest and my money is always in my account to help me save home loan interest until the last day I need to pay my credit card.”

Tip:

Use tech to stay up to date

Punching your numbers into the CommBank Mortgage Repayment Calculator is a quick way to make sure your money works hard. “A mortgage calculator can help you budget,” says Ie. “You may say, ‘If I want to pay my loan off in 15 years, what will my repayments look like?’ Jump on every now and again to check you’re still on track.”

3. Make extra payments

Got a tax refund? Given a bonus at work? Consider making an extra payment off your loan. Putting additional money on your home loan is a good way to reduce the length of your loan as you’ll bring down the net total and pay less interest over the term.

The trick here is to see it as a one-off payment and resist the urge to tinker with your loan at the same time. “Most banks give you the flexibility to draw back your extra repayment if you don’t reduce your monthly commitment,” says Ie. “Just keep the same repayment every month.”

4. Consolidate your debt

Managing debt so you’re paying the lowest possible interest rates across the total of your debts just makes financial sense. “Interest on a credit card is normally about 20 per cent,” says Ie. “A basic variable home loan interest rate [in December 2024], on the other hand, is about 6.4 per cent. That’s a difference of nearly 14 per cent interest.” Don’t think of this as a “get out of debt free” option, though: “Try to make the same repayment off the credit card component as you do to the home loan so you’re not paying off the credit card over 30 years.” ♦

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BUCKET LIST

Go tropical

From Fiji to Thailand, these sunny getaways won't blow out the budget.



Bucket List

Go tropical

STORY BY NATALIE REILLY

If you're looking for a family-friendly holiday just off the beaten track, the following trips provide warm, turquoise water, powder-white sands and plenty of good value, too. Here's how to make the most of your week in a tropical paradise.

Bali

Families can do it all in Bali – chase adventure, soak up culture or simply kick back by the pool. With its tropical landscapes, endless beaches and vibrant culture, it's hard to believe it's just a six-hour flight from Australia's east coast. One day you're exploring ancient temples or spotting monkeys in the jungle, the next you're watching the sunset over the ocean while the kids devour fresh mango and banana pancakes. It's also great value, with affordable dining, activities and resorts that genuinely cater to families. For a peaceful escape, Padma Resort Ubud (padmaresortubud.com) is a hidden gem. Set in lush jungle, it's a paradise for kids, with a supervised club for little ones, an activity program for tweens (think soccer, kite flying and nature



walks) and a kids' pool with a waterfall feature. Meanwhile, parents can unwind in the heated infinity pool or take in the valley views from a private balcony. For the best mix of sunshine, space and savings, plan your trip in March or October. It's Bali at its best, without the crowds.



Trisara, Thailand.



Your new favourite local word is about to be *warung*, which describes the small family-run eateries that serve authentic Balinese food at local prices. Try Warung Biah Biah in Ubud, where you can enjoy a delicious plate of nasi campur (rice, meat, veggies and sambal) for under AU\$5. For a budget-friendly beachside meal, grab fresh seafood at Jimbaran fish market – buy your fish and a local stall will grill it for a fraction of what resorts charge.



Head to a local night market, where you can enjoy classic dishes for as little as TH฿50-100 (AU\$2-5) per plate. In Phuket, try Malin Plaza or Chillva Market, where you'll find sizzling pad Thai, grilled meat skewers and mango sticky rice. In Bangkok, visit Or Tor Kor Market or Rod Fai Night Market, where fresh barbecued seafood and spicy papaya salad are crowd favourites. Look for busy stalls with locals – that's where the best street food is usually found.

Thailand

Phuket delivers it all – soft sandy beaches, aquamarine water and some of the best food you'll ever eat. It's just a short flight from Australia and once you arrive, everything is easy. It's difficult to believe that nestled within a protected nature reserve surrounded by a tropical forest and the sparkling Andaman Sea, Trisara resort (trisara.com) is just 20 minutes from Phuket airport. Think beach days with fresh coconuts and lazy afternoons by the pool. There's also a kids club where the junior members of your family can enjoy games, arts and crafts, and outdoor activities. For those seeking a little more adventure, Koh Weao – a rock formation surrounded by coral reef – is located right in front of Trisara, making it the ideal spot for snorkelling. And it's worth spending an evening wandering the nearby night markets where kids can snack on banana pancakes while you grab a mango sticky rice. ♦

Fiji

This archipelago of more than 300 islands always offers a good experience and with a flight time of less than five hours from Australia's east coast, it's the kind of tropical getaway that feels like a world away without the long-haul hassle. The best time to visit? May to October, when the skies are endlessly blue, the days are warm but not sticky and the ocean is just right for swimming. And thanks to friendly locals, a relaxed island vibe and the way kids are welcomed with open arms, it's an ideal spot for families. At the newly refreshed Outrigger Fiji Beach Resort (outrigger.com/fiji/fiji-beach-resort), little ones can spend hours racing down the waterslide or trying their hands at archery and paintball at the Outrigger Adventure Park, while parents lounge by the pool. There are also firewalking shows, sip-and-paint sessions and even a new Adventure Pass for all-in access to the fun. The best part? Right now, kids under 12 eat free.



Skip the buffet and head to a local roadside barbecue stall. In towns like Sigatoka or Nadi, you'll find locals grilling up marinated chicken, fresh seafood and cassava, served with salad for FJ\$5-10 (about AU\$3-7) – a fraction of resort prices. Want a real feast? Visit Bulaccino in Nadi for farm-to-table dishes and excellent coffee.



Outrigger Fiji Beach Resort.

Plan ahead

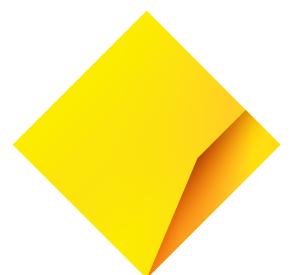
Knowing your budget can make all the difference in keeping your family holiday fun. With a CommBank Travel Money Card, you can lock in exchange rates ahead of time so your money goes exactly as far as you planned. Load up to 16 currencies on your card and pay no load or reload fees as well as no international transaction fees on your purchases. Happy travels!



Get your finances in shape.

Discover tips to help your money
go further today, and tomorrow.

 **CommBank Financial Fitness**

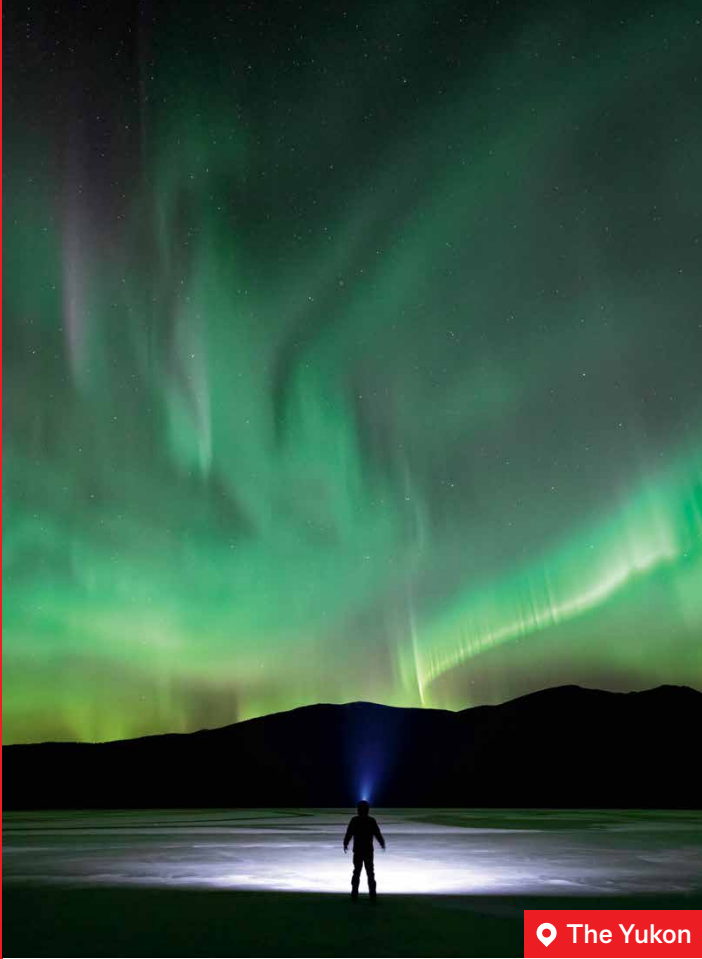




Insider Itineraries

Winter secrets

Trade the Aussie heat for Canada's magical winter wonderland. Expect vibrant cities, Indigenous experiences and unforgettable adventures.



The Yukon

Wilderness adventures

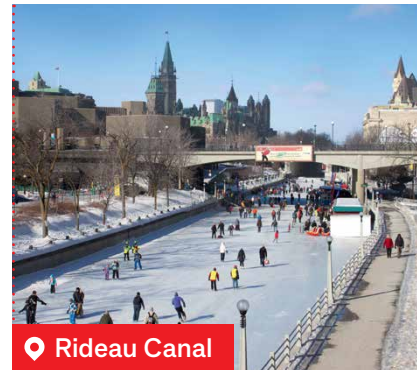
For a true northern experience, the Yukon is unbeatable. Locals swear by the Sky High Wilderness Ranch, where you can drive your own dog sled team across snowy trails and sit by the fire to hear stories of Indigenous traditions and culture. A word on those legendary northern lights: head out after midnight for the clearest skies and don't forget your thermos of hot cocoa.



Banff

Festive energy

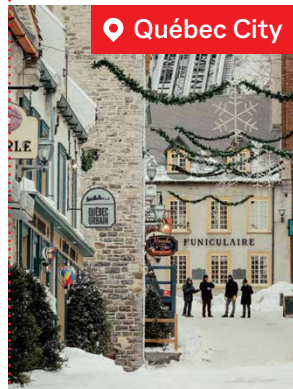
In Québec City, bundle up and wander the Old Town – go in the early evening when the lights make the cobblestoned streets feel magical. And for pure fun, the Québec Winter Carnival is the place to be – locals recommend the Snow Bath if you're brave enough!



Rideau Canal

Springs eternal

In Alberta's Rockies, ski the powdery slopes then visit the Buffalo Nations Museum in Banff to discover the stories of the land through Indigenous artefacts and art. To warm up, locals love the Banff Upper Hot Springs. At sunset, the steam frames the peaks in soft light.



Québec City

Skates away

Ottawa's Rideau Canal isn't just a skating rink, it's a social hub. Locals skate in the morning to beat the crowds and grab a BeaverTail pastry from a vendor along the way. At the Canadian Museum of History, in nearby Gatineau, don't miss the First Peoples Hall – it's a great way to discover the country's cultural roots.



The Yukon

Travel Booking in the CommBank app

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



House Proud

The great



outdoors

STORY BY SUE WHEELER

Whether you have a compact balcony or a big backyard, you can maximise your outdoor space and create that vacay feeling at home.



Future-proof your furniture

Here are four ways to extend the life of outdoor furniture.

Find your purpose

Utilising your outdoor area is a simple way to extend your living space (and cheaper than renovating). It's about creating a destination that will make you want to spend time outside to eat, relax or entertain. And deciding what you want to use it for will inform what furniture you need and how you organise it. If you have space, defining zones as you would inside allows you to maximise functionality. That said, a balcony can be a summer haven with just a few well-chosen pieces.

Stay connected

"A welcoming outdoor space feels like an extension of your home and reflects the interior look," says stylist Fiona Gould. "You don't need to replicate the adjoining space but using similar materials and taking direction from the colour, style and mood creates a cohesive look." Use comparable flooring inside and out to create a more seamless transition, such as timber floors and decking or similar interior and exterior tiles.

Add personality

It's easy to accessorise with cushions and throws but you can use punchier colours and patterns outside, such as beach-inspired stripes or flowers. "Outdoor rugs are a great way to add personality and define a sitting area," says Gould. Justine Wilson of Vault Interiors suggests having a statement piece of furniture, like "a beautiful outdoor sofa, cane chair or a fire pit" as a centrepiece. Potted plants will enhance the area's look and soften a stark balcony or expanse of concrete.

Seek shade

"Stay comfortable in the heat by integrating shade solutions like umbrellas, pergolas or shade sails," says Wilson. "These will also enhance the architectural element of your outdoor space." For next-level protection, try a semi-permanent gazebo with crank-operated louvres or a pergola with a retractable louvre roof system. These open or close to bring year-round functionality. A retractable awning attached to your home's fascia is another option.



Tip:

+ Illusions of grandeur

"By reflecting light and views, a mirror instantly makes any outdoor space look bigger," says Fiona Gould.

1.

Choose "outdoor" fabrics that are UV, mould and water resistant and use an outdoor fabric protector.

2.

Pick rust-proof materials such as timber, powder-coated aluminium and wicker.

3.

Protect from the elements. That means investing in quality furniture covers and treating timber annually, if required.

4.

Choose synthetic wicker for a low-maintenance, long-lasting alternative.



Treating timber will help it look good and last longer.



+ Make it cosy

Take your outdoor space from day to night with cushions, cosy blankets and lights. “Lighting is key to making an outdoor space feel homely and you need adequate light at night,” says Gould. “Try dimmable wall lights and sculptural pendants over a table or a subtle string of fairy lights always brings a magical touch to a gathering of friends and family.” In undercover areas, ceiling-mounted heaters create year-round comfort and take up zero floor space in smaller areas.

Save space

Smaller spaces call for thinking outside the box. For instance, for a compact dining area, place a table and bench seats next to a wall or fence. Even better, a bench seat with built-in storage becomes a place to put blankets and furniture covers. Make it wide enough and voila – it’s also a daybed. “Think stools that double as side tables and modular sofas you can separate to suit the occasion and free up floor space,” says Gould. “Just remember, lightweight pieces make rejigging easier.” And a kitchen servery window with a ledge and stools outside is a great way to bring holiday vibes and a compact spot to eat and drink. “It’s also perfect for entertaining as it offers easy access and means people cooking in the kitchen are still connected to what’s going on outside.”

Consider materials

Do you have plans for storage, built-in benches or even an outdoor kitchen? If they’re exposed to the elements, select your materials carefully and opt for durable, weather-resistant hardscaping materials – a nice patina will develop over time, as well. And ask retailers which appliances are suitable for outdoors.



Beautify your balcony

“Although you have less space on a balcony or small verandah, it’s even more important not to go too ‘minimal’. Plants in beautiful pots, an outdoor rug, overhead lighting and cushions can really make these spaces feel special and welcoming. If you lack privacy, consider bamboo or other kinds of screening,” says Gould. A bistro table and two chairs are great for balconies or if space permits, fill it with a daybed.

Create a kitchen

Going from a barbecue to an outdoor kitchen is an entertainer’s dream. It can be a small storage and bench space with a built-in barbecue, sink and fridge or a complete “bells and whistles” kitchen, depending on your space and budget. For easy entertaining upgrades, wheel a bar cart full of drinks and nibbles outside or expand your cooking repertoire with a smoker or pizza oven. ♦

Ever considered an EV subscription?

If you want to make the switch, Origin's EV subscription makes it easier than ever to drive electric without the long-term commitment. Plus, it's packed with benefits that could save you money from day one.



Switching to an EV can feel overwhelming but Origin's subscription service clears up the confusion and gives drivers flexibility. Let's bust some myths:

Myth #1: "I'll never own the car."

A subscription is a pathway to ownership. You can make an offer to purchase the EV after three years of consecutive subscription. Or you can swap or return your EV at any time with just 30 days' notice. It's your choice.

Myth #2: "EVs don't go the distance."

Wrong. Most models offered on Origin EV Subscription boast more than 450 kilometres of range, easily covering commutes and weekend adventures.

Myth #3: "The savings won't be that impressive."

Actually, powering an average EV can be about 70 per cent cheaper than fueling an average petrol or diesel car, according to Australia's Electric Vehicle Council. That's an average of \$1600 saved in fuel costs each year³. Add lower running costs to that – some EV models can save owners \$300 to \$400 annually on maintenance⁴ – and the savings keep stacking up.

Myth #4: "I need solar panels to charge the EV."

Your EV can plug into a regular socket, just like a phone charger.

Magic words: all-inclusive

For personal use, you can salary-package your EV subscription from as little as \$217 per week¹, including insurance, maintenance, tyres, roadside assistance and the car itself. The estimated cost is based on a 39 per cent marginal tax rate deducted from the total subscription cost². And the longer you subscribe to the same vehicle, the cheaper it gets – 15 per cent off every 12 months (for up to five years).

Ready to drive electric?

With Origin's EV subscription, you could save money while you enjoy the flexibility to adapt if your needs change. Visit originenergy.com.au/electric-vehicles to get into your first EV.



T&Cs and eligibility criteria apply. The content provided is general and has not taken into account your objectives, financial situation or needs. For more information and full product inclusions, visit origin.com.au/electric-vehicles^{1,2}. You can make an offer to purchase the vehicle outright after subscribing to the same vehicle for a minimum of 3 years. Offer acceptance is at Origin's discretion. Origin maintains comprehensive motor vehicle insurance cover for its electric vehicles and has organised for that cover to extend to the use of the electric vehicles by you. An additional 15% discount will be applied on the anniversary of the delivery of the vehicle (for up to 5 years) and your subscription fee will automatically be adjusted. If you change vehicle, your fee discount will reset. Origin's insurance is arranged by Aon Risk Services Australia Limited ABN 17 000 434 720, AFSL number 241141 (Aon) and insured by Global Transport & Automotive Insurance Solutions Pty Ltd ABN 93 069 048 255, AFSL number 240714 (trading as GT Insurance ABN 93 069 048 255 AFS Licence No 240714 as agent for the Insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708). The cost outline is based on Origin pricing on a BYD Dolphin Dynamic. ³Electric Vehicle Council, Will I save money by owning an electric vehicle in the long run?, electricvehiclecouncil.com.au/docs/will-i-save-money-by-owning-an-electric-vehicle-in-the-long-run. ⁴Electric Vehicle Council, Are electric vehicles cheaper to maintain than internal combustion engine vehicles? electricvehiclecouncil.com.au/docs/are-electric-vehicles-cheaper-to-maintain-than-internal-combustion-engine-vehicles.



Health Matters

Unlock the power of rituals

STORY BY NATALIE REILLY

Setting lofty goals – financial, wellness or otherwise – can feel daunting but adopting daily and weekly rituals can help you stay committed without fear of failure.

Think of the word “ritual” and you might picture yourself sitting in a circle while a self-professed “guru” waves a stick of sage. But ritual is just another term for an activity done with intention and focus. It can be grand, like a wedding, or small and habitual, like making a cup of tea in the morning.

Rituals are designed to create and reinforce meaning and motivation. They’re excellent reminders and can help build excitement for long-term goals, giving us something to look forward to when life gets a little wobbly. Here are some expert tips on how to get the most out of rituals to meet your goals.



Dust off your journal

Rituals aren’t just a way to stay organised. “Small, consistent practices can create a profound impact on goal achievement and personal wellbeing,” says workplace happiness expert Heidi Horne. The secret lies in their simplicity and regularity.

One impactful ritual to adopt is practicing positive self-talk. Before diving into the busyness of your day, take a few moments to write affirming statements or goal-oriented thoughts in a journal. This isn’t just feel-good advice – science supports the effectiveness of practices such as these. “Psychologist and academic Professor Gail Matthews found that those who wrote down their goals, created action steps and tracked their weekly progress had a 76 per cent success rate,” says Horne. Journaling helps solidify your intentions and keeps you motivated, offering a tangible reminder of what you’re working toward.

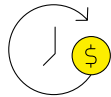
“Evening routines are an opportunity to wind down, reflect on accomplishments and mentally prepare for the next day.”

– HEIDI HORNE



Spend some time reflecting

“Evening routines are a great opportunity to wind down, reflect on accomplishments and mentally prepare for the next day,” says Horne. One powerful habit to incorporate is a “brain dump” – writing down any lingering thoughts, worries or to-dos in a journal or your Notes app. This simple act helps to clear mental clutter and prevent racing thoughts from interfering with sleep. Take a moment to reflect on the challenges you faced and the lessons you learned from them, acknowledging your growth and resilience. It’s also a great time to identify one key priority for the following day, giving you a clear intention to wake up to.



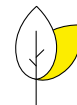
Use a habit tracker

We often set small goals (pack lunch, buy less clothing, read more books) and then give ourselves a hard time for not making them part of our everyday life. One ritual that can help with this is a habit-tracker. “There are free designs online that you can print or you can try a habit-tracking app,” says financial coach Lexi Smith, founder of MoneyVine. She recommends taking time to list the things you want to do more or less of, without judging yourself. Then check in with your list weekly or even daily in the mid-morning so that you’re ready to start implementing those goals in the hours ahead. It’s a way of supporting future-you while showing yourself a little compassion.



Set aside time for finance Friday

If you’d like a ritual that really supports your financial goals (but isn’t too time-consuming), “complete a ‘traffic light activity’ to see how your spending aligns with your goals and values,” says Smith. To start, export your recent transactions from your online banking and take 10 minutes (try setting a timer!) to go through as many as you can. Highlight each transaction one of three colours. Green is “must spend” for intentional transactions, such as the mortgage or rent, buying groceries, a birthday dinner or exercise class. Red is for “wish I hadn’t” purchases, like an item of clothing or a quiet drink that turned into a big night out. And orange is not exactly a must-spend but not entirely regrettable either. Something like an Uber when you could have caught a bus home from dinner out. You’ll soon start to see if your habits are supporting your goals – and where a pivot could help get you there sooner.



Step outside with a plan

Never underestimate the power of reconnecting with nature – even if it’s just for a few minutes a day. Science has shown the profound mental and physical benefits of nature-bathing, making it a simple yet transformative ritual to incorporate into your routine. “Begin each day by stepping into natural light to help regulate your circadian rhythm,” suggests wellness coach Camilla Thompson. “And take a mindful moment to breathe deeply.” Even better: consider two things that you’re grateful for to set a positive tone for the day ahead. Got a few more minutes to spare? Take your shoes off and get those soles onto the grass or sand. “Being in nature soothes both the body and mind, offering a natural antidote to stress.” ♦



The best \$5 I ever spent...

For beloved food blogger Nagi Maehashi, creator of RecipeTin Eats, her most memorable purchase is a study in appreciating the simple things.



“This answer shows what a dork I am!
It’s a salad spinner I bought from IKEA for \$3 about 20 years ago. It’s simple, fuss-free and does what it should. There are so many fancy versions out there these days – some costing more than \$100 – so I’m very protective of my salad spinner. It’s the best investment I ever made. IKEA still sells it but it’s \$7 now.” ♦

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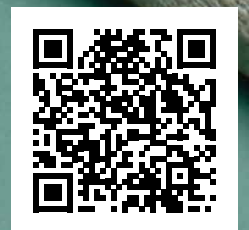
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