

Make meals go further — Avoid the latest scams — Negotiate a deal — Earn passive income

# *the* **Brighter** *side of banking*

**Sam Kerr  
on kicking  
goals on and  
off the field**



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“The rising cost of living is forcing many Australians to reassess their finances to make ends meet.”

JESSICA IRVINE


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Charlie Kinross, Chris Crear




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# Welcome

I have a confession: I suffer from a rosy outlook. In most parts of my life, being positive is a good thing. In fact, experts will tell you it bolsters resilience and an overall sense of wellbeing. It certainly helps me sleep soundly at night, even when pressures mount from kids, work and beyond. I know this because my husband (the half-empty to my half-full glass) tosses and turns *way* more.

However, the one place that I've learnt my inner-Pollyanna doesn't serve me is when it comes to my personal finances. It turns out my aversion to dwelling on what might go wrong could be my (financial) undoing. It may mean that even though I work hard and believe all my goals will be realised (think renovation, travel, robust retirement), I'm leaving myself open to negative outcomes having a bigger impact than need be.

This is partly a me thing but it's also a society thing. We're told again and again to dream big (every tile on my Instagram feed), take risks (every entrepreneur who's written a book) and look for the silver lining (you've seen the movie). But the truth is, good vibes don't always cut it. You need a robust savings buffer to take chances and survive the bumps.

My challenge, as I learnt from our article on different savings obstacles (page 32), is to maintain the pep in my step while being more strategic. So, I'm looking for small ways to build a more meaningful rainy-day fund... because it's just another way to protect my goals. I would say wish me luck but I *know* everything will be fine.



**Brooke Le Poer Trench**  
Content Director

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“I longed for my children to have the kind of existence where you could tell them to be home before the streetlights came on.”

JANE GILBEY, BRIBIE ISLAND

*Money matters*

# Know

*Bribie Island*

# Living the dream

STORY BY DILVIN YASA + PHOTOGRAPHY BY BROOKE STEVENS

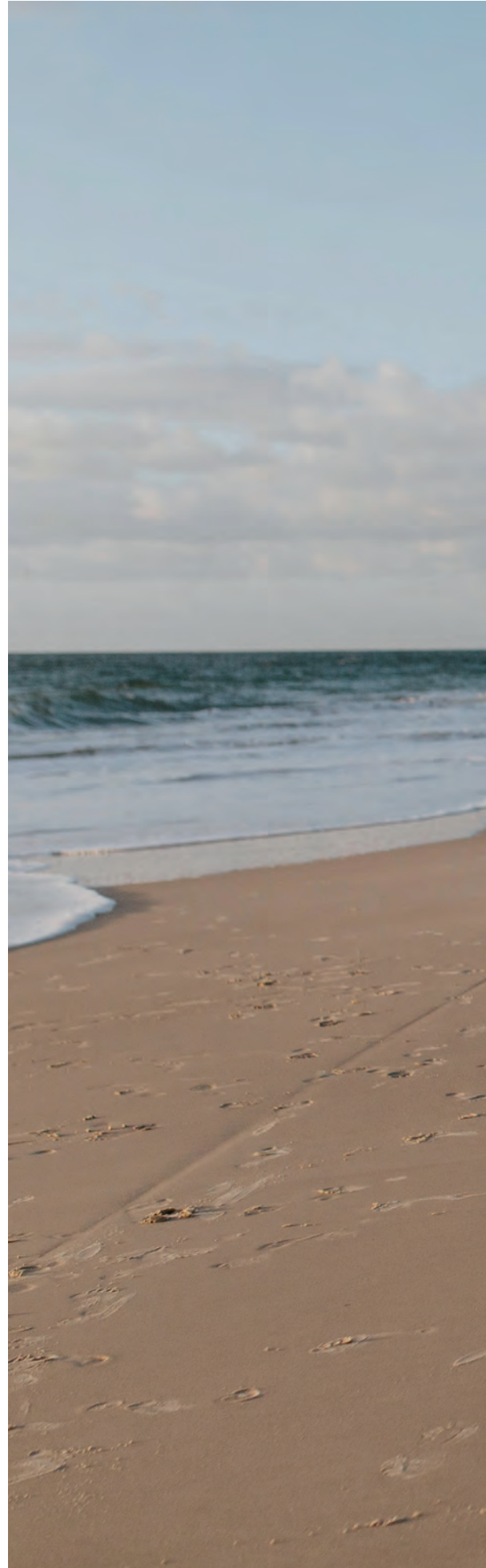
Connected to the mainland by a 60-year-old bridge, Queensland's Bribie Island has the best of both worlds... and don't the people who live there know it.

To most people, the Bribie Island Bridge is an 831-metre stretch of elevated road connecting the island – the smallest of Moreton Bay's three sand islands – to mainland Queensland. But for Bribie Island/Yarun's 20,000 residents, it enables quick passage from the bustling towns and cities beyond to a life where Mother Nature dominates; where a large portion of the island is uninhabited national park. It's not uncommon to see roos, emus and dingos roaming as well as familiar faces. Here everyone knows and looks out for one another.

Drawn to Bribie for its beaches, a strong community bond and a laidback lifestyle that promises all the benefits of a just-remote-enough destination, the residents of the island still have their challenges, though you'll find few willing to complain.

Mention the storms that battered the area in 2022, including a raging king tide that split the island in two, and you'll get a snort or, at most, "Puh-lease, some trees fell, we cleaned up and then we moved on." When you live somewhere as special as this, it appears you understand, at an almost cellular level, just how lucky you are.

Here, four residents share their love and gratitude for the island – and community – they call home.







“We wanted our children to experience growing up the way it was in the 1980s.”

*From left: Carys, Jane and Angus Gilbey at Woorim Beach.*

Primary school support teacher Jane Gilbey and husband Simon made the move to Bribie Island in 2012 to raise their young family. Their children are now 15, 14, 13 and 10.

“When I first became a mother, I was worried that my children would never have the fun and freedom that I enjoyed in my childhood. I longed for them to have that kind of existence where you could tell them to be home before the streetlights came on and you could always tell where they were by the bikes parked outside a home. When we visited Bribie Island in 2012, we just knew it was the place; we met with a real estate agent within a week.

Bribie has everything a young family could need. There are great sports venues, excellent schools, skate parks and the beaches. All my kids surf and since our home backs onto the national

park, they’re always immersed in nature. Daily activities include putting crab pots in the creek, camping on the beach, building driftwood forts on Red Beach and looking for dugongs in the Pumicestone Passage. And the community is small and welcoming. The only drawback? When the kids get older they’ll likely leave to gain qualifications or start their careers – much to the distress of their mum!

I work as a support teacher where I’m invested in providing equality and inclusion for every student and I can only do that with the help of our community. Since Bribie is so small, we get to know each student – and their requirements – really well and through liaising with parents, other teachers and specialists, we can help each child achieve their own excellence. This is the community mindset that encouraged me to raise my own family here so it’s nice to be able to pay it forward.”

Ray Archer, a retired farmer and business owner, moved to Bribie Island and ended up turning his “peaceful hobby” into one of the island’s top attractions, the Bribie Island Butterfly House.

“My wife of 54 years and I moved to Bribie Island 13 years ago for our retirement. I’d been searching for a peaceful hobby for a while and I found it with butterflies – specifically growing and selling butterfly-attracting plants to help people bring the insects back into their gardens but also to raise money for different charities supporting poverty across the globe. When Bribie became our home, I needed something to do to keep me out of the grave so I started a butterfly house.

The genesis of Bribie Island Butterfly House will tell you everything you need to know about the local community. As the popularity of the project grew, our helpers raised and gave away



*Ray Archer among his butterfly-attracting plants.*

“I put out a call for volunteers and 160 locals raised their hand.”



more than 6000 butterfly-attracting plants. However, a resident complained to council about the lack of parking. When council found out we weren’t charging visitors but giving away free plants, they didn’t throw the book at us. Instead, they gave us a larger piece of land to use where we could actively raise funds for those less fortunate than ourselves. I advertised for volunteers who could offer time or expertise and 160 locals raised their hands to help build the new facilities. It really is a hobby that went a bit crazy, I suppose. I got into butterflies to avoid stress but have you ever tried to coordinate 160 volunteers?

So much of Bribie Island is all about community, including the Butterfly House on both a micro and macro level. In the month after we opened in April 2017, we had 1000 visitors walk through the door, the next July it was 2800 and the next it was 4000. Kids – and adults – love walking among the live butterflies. Not only is it great from an education perspective but we’ve also given away half a million dollars since 2017 to many worthy local and international charities. The Butterfly House operates on 100 per cent volunteer aid so our expenses are minimal. I’ve never quite gotten around to buying a hammock as I had planned when I moved here but I couldn’t be happier with what we’ve helped build.”

“On an island this small, it’s not unusual to count customers among your dearest friends.”



*Stacey O'Hara at the Pacific Harbour Marina.*

CommBank home lending executive and mother of two Stacey O'Hara is friends with a lot of the bank's customers and regularly finds herself talking money at the local pub.

“I can still remember the feeling of moving to the island 27 years ago – a result of my parents craving a sea change. Only being connected to the mainland by a bridge, it felt like I was on holidays for a long time but the benefits of a community where everyone knows one another soon became my favourite thing about the island. People look out for your children – and believe me, my kids know that if they get into any trouble, their mum will find out about it long before they get home.

I've worked for the Commonwealth Bank for 16 years and have the opportunity to provide help to our customers at the branch, in their homes or even at a local café. By the nature of this island, I'm friends with most of my customers so we might grab a drink together or catch up on the weekends

where they'll mention that they're going to pop in on Monday morning to talk about a loan for a new caravan. This is exactly what the vibe of Bribie is like; there's no formal work relationship because everyone is so relaxed.

One major benefit of working on an island is that there's no commute. I take advantage of my work/life balance and as part of my role I'm always keeping my eye on community social media to see how I can volunteer my time or assist with charities or raffles under the CommBank umbrella. People in the community may also ask me directly to get involved and I'm touched every time they do. I consider it an honour and privilege to live in a community where people lean so heavily on one another for support.”

“There’s a tremendous sense of peace on Bribie Island; when you’re driving home across the bridge, you feel like you’re leaving your troubles behind.”

Meeting Bribie Island locals and getting the scoop on individual and collective challenges and celebrations is all part of the job for journalist Sheree Hoddinett.

“There’s a tremendous sense of peace on Bribie Island; when you’re driving home across the bridge, you feel like you’re leaving your troubles behind. What’s interesting is that the island’s residents are some of the most engaged in their community that I’ve experienced as a journalist and it’s the elderly population who are incredibly active online, sharing local news and opinions on Facebook and other forums.

I became a journalist because I love chatting with people and getting their stories and boy, am I in the right place! At *Island and Surrounds*, the publication I write for, I cover a wide range of community news, events – a disproportionately high number for such a small island – and profiles on residents. When I contact locals, nine times out of 10, they’re more than happy to meet and chat. They’re generous with their time and I get to meet some incredible people. I recently interviewed a lovely lady with a fun, cheeky side who was celebrating her 100th birthday and she was a huge inspiration. A true reflection of the population you’ll find here on the island.

There’s so much on the island that residents could almost survive without ever having to go to the mainland but the infrastructure is lacking. The nearest hospital is nearly half an hour away, which is a concern when you’ve got a significant retiree population. And the saga of the bridge being replaced continues. The current one is more than half a century old and single lane each way so if there’s a problem, it shuts down the island. A new one would make living on – or even visiting – Bribie Island even better.” ♦

*Sheree Hoddinett loves sharing stories from her community.*



## Test Drive

# Benefits finder

TRIALLED BY BROOKE LE POER TRENCH

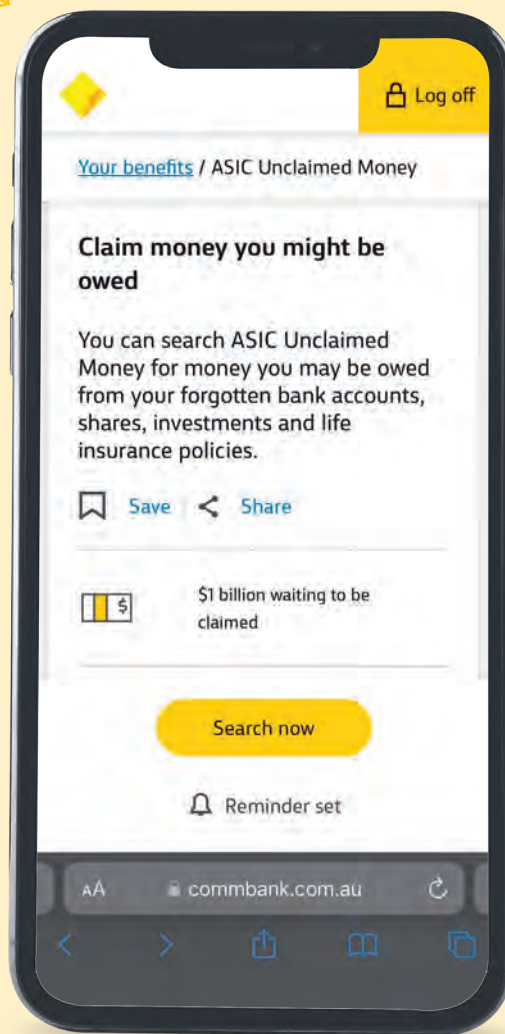
Rent assistance? Tech trade-ins? This digital tool will help you find grants, rebates and concessions.

### What is it?

Benefits finder is a global-first tool that's available in the CommBank app and NetBank. The idea? To help customers find and apply for benefits, rebates and concessions they may be entitled to. Developed by CBA in collaboration with Harvard University's STAR (Sustainability, Transparency Accountability Research) Lab, the tool uses AI to connect you with relevant benefits. To find it in the app, tap "For you" and then "Benefits finder".

### How does it work?

You'll be asked to answer a few questions, like "Which concession cards do you have?", "Are household bills in your name?" and "Do you have children under 18?". The finder then generates a list of potential rebates and benefits, which you can tap on for a quick overview. One feature I really like is that if your circumstances change (maybe you buy your own car or have a child), you can update your answers and Benefits finder will change the search parameters and show you more or different results.



Benefits finder has connected customers to \$1 billion in grants, rebates and concessions so far.

### How did it help this tester?

Having lived and worked overseas for many years, I hadn't thought about the super I earned in my 20s in a long time. So, when the Benefits finder suggested a claim on lost super, I tapped to learn more. While the tool won't do all the heavy lifting, it clearly sets out the details of the benefit or rebate, including easy steps on how to claim. There's also an option to tap "Call now" or "Claim now" to start your claim. In my case, I simply had to link a myGov account to the ATO and select "Super", which only took a few minutes using the phone app. I was also reminded of some vouchers I had yet to claim for my kids' extracurricular activities.

### Can it help your small business?

While I was only looking for personal benefits, business owners can use this tool to quickly sift through government grants and rebates that may help them retain staff, manage cash flow or provide tax relief. ♦



The tool is regularly updated so it's worth checking every six months to ensure you don't miss any rebates and benefits that may have been added recently.



**Spotlight**

# Next Chapter

Financial abuse is both common and devastating. This program is designed to offer help.

STORY BY SARAH MARINOS

The numbers speak for themselves: about 40 per cent of the adult population has experienced or knows someone who has been subjected to financial abuse – it's one of the most common forms of domestic violence and control. "It's a widespread issue that can have devastating consequences," says Sian Lewis, CommBank's group executive, human resources. Signs may include being denied money for basic expenses, needing to justify all spending or being forced to take out debts in your name.

CommBank Next Chapter is a company-wide commitment to help end financial abuse and support people on their road to recovery. "Through our support of the Financial Independence Hub, we've helped more than 4000 victim-survivors of financial abuse move forward and rebuild their financial independence," says Sian. Here are some of the ways they've done that...

## OFFERING SUPPORT TO ALL

If you're worried about your finances because of domestic violence or control, the Next Chapter Team can connect anyone in Australia who calls (no matter their bank) with specialist crisis support, programs to help you get back on your feet (like Fitted for Work) and the Financial Independence Hub. This is a partnership with Good Shepherd that offers one-on-one conversations about money, working alongside a financial coach to gain confidence with money, by budgeting, sorting through bills and debt and getting referrals to other support services.

**"We've helped more than 4000 victim-survivors of financial abuse move forward and rebuild their financial independence."**

## TAKING CARE OF CUSTOMERS

For CommBank customers impacted by financial abuse, the Next Chapter Team delivers all of the above and is also able to provide confidential support with immediate banking needs, help people secure their bank accounts and offer any support needed to get their credit rating restored.

## BREAKING NEW GROUND

Understanding the different methods used by perpetrators of financial abuse prompted the development of leading technology. Over the past year, more than 458,000 abusive messages in transaction descriptions have been blocked through NetBank and the CommBank app. "We developed a machine-learning model that searches the phrases used in transaction descriptions to identify potential patterns of abusive behaviour," says Sian. The Next Chapter Team then assesses the best next steps, such as setting up a safe account, while perpetrators may lose their access to electronic banking. ♦



*Sian Lewis, CommBank group executive, human resources.*

**Contact the Financial Independence Hub on 1300 050 150.**

*Cash Flow*

# What I know about money

STORY BY BROOKE LE POER TRENCH

Ahead of this year's FIFA Women's World Cup, globally renowned striker and CommBank ambassador Sam Kerr shares how she kicks financial goals, too.

Hailed as one of the best female forwards of all time, Sam Kerr is a household name and role model to football hopefuls and lovers of the game everywhere. She plays for Chelsea in the FA Women's Super League and has captained the Australian women's team, the CommBank Matildas, since 2019. Little surprise then that all eyes will be on Sam and the team as they seek glory on home soil when the FIFA Women's World Cup 2023 is held in Australia and New Zealand this winter.

The West Australian might be known for her fleet-footed goals and gravity-defying celebrations on the pitch but off the field, her approach to money is more low-key. Sam concedes that it took

a while – and a lot of trial and error – for her to learn to be more financially literate. “I’m a really good saver!” she says. “But when I was young, I definitely didn’t budget and spent all the money I had earned that month in a few days.”

To be fair, as a student in Fremantle/Walyalup there were promising signs that Sam wouldn’t always drain her piggy bank quickly. “In primary school, I used to get lunch money,” she recalls. “I’d save the change that came back and buy myself something at the end of term.”

You’d be safe in assuming that saving is a little easier today with a gruelling training and playing schedule that involves flying all over the world and

little time for spending. But around her commitments to Chelsea and the CommBank Matildas – not to mention impressive sponsorship deals like the one she struck with Nike in 2019 to become the face of their Australian marketing – Sam considers herself a spontaneous spender. “I don’t have a lot of spare time so I really only spend money sporadically,” she says. And for big purchases, this lightning-fast striker takes her time. “Sometimes I need someone to push me over the edge to make a decision.”

As a world-class athlete who had to work hard to overcome early career injuries and get where she is today, Sam understands the principle of





“In primary school, I used to get lunch money. I’d save the change that came back and buy myself something at the end of term.”

compound gains both in her game and her personal finances. She admits the best piece of money advice she’s been given – and still follows – is “invest, invest, invest!”

Perhaps one of the reasons Sam is so careful to grow her financial gains is because had to fight for them. In 2015, Sam and the CommBank Matildas held a strike over their pay rate and conditions – a fraction of those enjoyed by male counterparts – by boycotting a tour in America. The strike was successful and then a few years later, in 2019, Football Federation Australia (FFA) and Professional Footballers Australia (PFA) struck a landmark collective bargaining agreement that resulted in pay parity between the men’s and women’s national teams.

When asked to reflect on how this momentous win changed her life, Sam speaks to that all-consuming drive that sets elite sportspeople apart: “It allowed me to prepare properly to be the best athlete I can be.” And while there is still a long way to go towards true equality, Sam can see positive changes for female soccer players. “There are now equal opportunities to perform, from things like use of the right facilities to access to the services that we need to help us, such as massage and physio.”

This ability to focus on the now is one of the ways Sam copes with the mental and physical pressures that come with her career. “I try to focus on what I can control,” she says. “It can be tough but at the end of the day I’m human, too. I can’t do everything.” And while it’s clear to anyone who has watched her shatter records for both club and country – or witnessed her score nailbiting, matchwinning goals at the sport’s highest level – that she is a hard worker with steely determination, it seems even one of football’s greatest players is not immune to the odd pipedream. When asked where we would find her right now, if her schedule was cleared and money were no object? “On a yacht with friends and family.” Until then, we’ll be cheering when she hits the pitch with the CommBank Matildas. ♦



*From left: Mary Fowler, Sam Kerr, Caitlin Foord and Emily Van Egmond at a CommBank Matildas training session.*



**Hackers don't stop because you're on holiday.**



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*Stay Safe*

# Gone smishing

STORY BY BROOKE LE POER TRENCH

When scammers slide into your DMs, they rely as much on hacking your human nature to find success as anything else.



Scammers are like the behavioural psychologists of the criminal world. Sure, the tech is clever and the interactions often professional and believable. But another crucial reason they so often succeed is that scammers know how to push our emotional and behavioural buttons. For instance, if you're time-poor or worry about making ends meet, there's a smishing strategy to take advantage. And the stats show that it might just work – according to a report from the Australian Competition and Consumer Commission (ACCC), about 240,000 Australians reported losing a record \$3.1 billion to scams in 2022, with a third of scams happening via text. Still, there is good news. These fraudulent messages come to nought if your eyes are open to the risks.

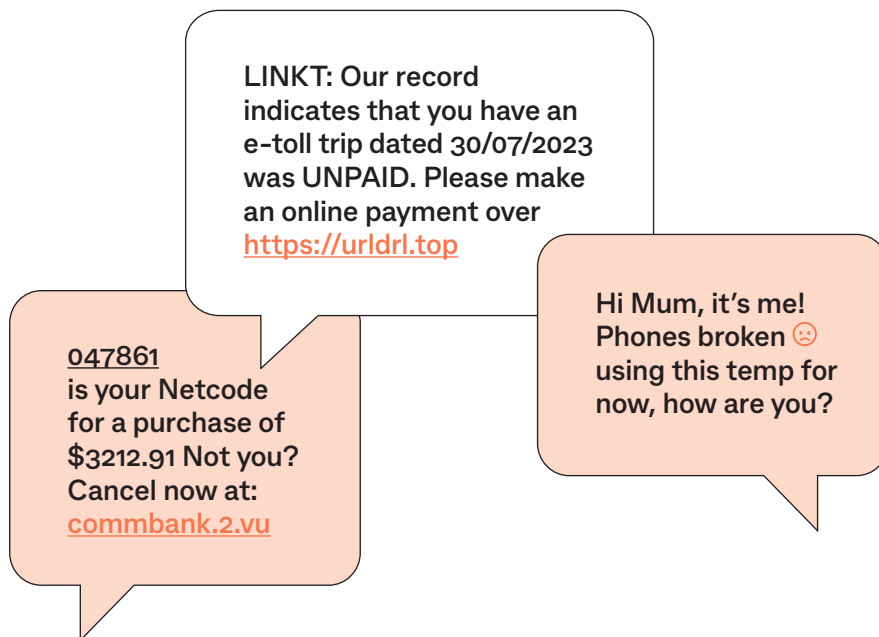
## They play on your emotions

The most successful scam to prey on our emotions is the “Hi Mum” smish – which netted criminals \$7.3 million from 10,000 Australians in 2022. And that's just what was reported – the ACCC estimates that only 13 per cent of victims report being scammed. If you haven't yet received this sinister text dressed up as a bereft child, it starts with an innocuous “Hi Mum”. Then comes “I've lost/broken my phone,” or “I've changed providers.” Finally, to explain the mystery phone number: “I'm using this number for now.” Once a concerned parent responds, the scammer continues to pretend to be the child and requests money.

This scam has been seeded through the population using a “super trawling” technique, meaning it's sent to as many phones as possible. As for why we fall for it, parents will often skip their regular and sensible mental checklist without a second thought when it

## *Smishing:*

Any fraud using a text message designed to make a person reveal personal information.



comes to helping their child. That's why one of the key tenets of keeping safe is to simply stop and double-check (another way) that what you're being told is reliable.

### They know you're in a rush

When a text popped up on Andrea's phone late one night for an outstanding toll, the busy marketer and mother of two paid it on the spot. "My husband had mentioned a week or so ago that he thought we might have toll charges so I paid it without even thinking," she says. The link embedded in the message took Andrea to a page exactly like the toll operator's website. "And we'd been travelling that day so there was nothing about it that raised a red flag."

She found out about the scam a few days later and cancelled her credit card. As for the coincidences that made Andrea pay without question, scammers send thousands of these texts every day in the hopes that this happens. Experts describe it as throwing mud at a wall – for every person who deletes the text, there may be another who finds that the message resonates.

Transurban, the company that manages Linkt toll roads in Victoria, New South Wales and Queensland, has worked with telcos to block thousands of unique mobile numbers used in the scam. The recent slew of large data breaches made millions of Australians' phone numbers available to scammers,

letting them send these nefarious texts at high rates. According to CommBank Safe, if you get a message like this, never share your passwords or click on links within. Instead, delete the text and contact [linkt.com.au](http://linkt.com.au) directly to check whether it's official.

### They assume you're stressed about money

With the cost-of-living crisis putting pressure on us daily, getting a message from your bank that you've attempted to buy something (quite expensive, usually) from a new device is likely to have you clicking the link in a panic. Especially after reading about the prevalence of scams. Most recently, a smishing scam targeted CommBank customers requesting recipients call a number – provided in the text – regarding a new transaction.

One of the oldest and simplest ways that scammers overcome the sceptical parts of our brains is speed. We're asked to do something before we can weigh up the consequences. So, even though there may be a small voice questioning the text, the panic that scammers are charging your card is louder.

Keep in mind, CommBank will never ask you to log on or provide sensitive information via a link in an email or text. If you want to confirm that a caller is actually from CommBank, ask to use CallerCheck. Staff will then send an alert to your CommBank app. ♦

## How the bank helps protect you from scams



### NAMECHECK

When you make a payment to someone for the first time, NameCheck will flag if the account details don't look right.

### AI TECH

Machine-learning technology spots inconsistencies in your activity.

### ACCOUNT MONITORING

Dedicated teams look out for unusual activity across your accounts.

### IN-APP SECURITY

The bank will notify you if they see irregular transactions or logins on your account.

### PROTECTION

CommBank protects from losses due to unauthorised transactions on personal and business accounts when you take the necessary steps to stay safe online.

## Behind the Scenes

# Caring for community

INTERVIEW BY SARAH MARINOS + PHOTOGRAPHY BY HANNAH PUECHMARIN



### TRY THIS

## Bill Sense

Artificial Intelligence might be making headlines but the bank has been using it for a long time to create smart app features. Take Bill Sense, a tool that predicts bills and upcoming payments.

### HOW IT WORKS

Once you've been using your everyday account for a while, simply log on to the CommBank app, tap "Accounts" and then "Upcoming bills & payments." Your timeline (pre-populated with known and predicted upcoming bills) will appear.

### MAKE IT YOUR OWN

You can manually add more bills to your timeline, view/edit bill predictions and confirm if any irregular payments flagged are actually bills.

### GET AHEAD

If you're concerned about cash flow or want visibility on upcoming expenses, Bill Sense predictions can help you see how much you'll need for bills each month for up to a year.



*Mark Davis's annual volunteer day helps him feel more connected to the community.*



**Each year, thousands of CommBank employees donate their time volunteering. For business analyst Mark Davis, it inspired him to make a difference.**

**You've been with CommBank for 12 years...** I started in branches as a manager and then moved into home lending. I joined Commercial Banking about 18 months ago because I enjoy talking to businesspeople about how they're backing themselves. That's inspiring.

**Best part of the role for you?** Working with my colleagues to help our customers grow their business and kick goals.

**What's a good day at the office look like?** From time to time, businesses have fiddly problems and helping fix those is great.

**Speaking of community, tell us about your involvement with Urban Angels Community Kitchen...** One day a colleague sent out an email asking for volunteers to help in the community kitchen. I spent half a day preparing hundreds of frozen meals for families in need. Knowing I was making meals for people who might otherwise not eat that day was very meaningful. The

charity also provides emergency housing, foster care and disability care for thousands of people on the Sunshine Coast.

**How did the experience have an impact on you?** It's easy to get lost in your own self-importance and to complain about things like patchy wi-fi and slow traffic but some people aren't sure whether they can pay the rent or feed their children tomorrow. CommBank provides volunteer leave and it's important to help in the community when you can.

**And you successfully nominated the Urban Angels Community Kitchen for a CommBank community grant...** The \$10,000 grant will go a long way towards helping the charity buy more kitchen equipment and food to help many more people. I'm very happy. ♦

Commonwealth Bank supports its employees to volunteer their time and skills, to work with deserving charities and community groups, and help them where they need it most.



*Moment in Time*

## Home sweet home

For migrants escaping war-torn Europe, moving to Australia offered a new beginning.

When this photograph was taken in Melbourne in 1958, Australia was in the middle of a population surge. After the end of World War II, the country opened its borders to non-British immigrants for the first time thanks to the “populate or perish” initiative. As a result, millions of people moved from Europe. To help, the Commonwealth Bank ensured new Australians were supported – when the Migrant Information Service launched, the centres recorded helping people of 27 different nationalities in the first two weeks. ♦



# Turn your everyday spend into a holiday



with the NEW

## Smart Awards Card.

- Apply now and earn 50k bonus Qantas Points<sup>^</sup>
- Pay no monthly fees\*
- Earn more points with a higher earn rate on everyday transactions<sup>#</sup>

**Things you should know:** <sup>^</sup> Apply for a new Smart Awards card by 30/9/23 and spend \$4k in 90 days. \* Monthly fee waived when you spend \$2000 in a statement period. <sup>#</sup> Earn 0.6 Qantas Points or 1.5 Awards points per \$1 spend at most 'Everyday' Supermarkets, Department Stores, Petrol, Dining & Utilities. Earn 0.4 Qantas Points or 1 Awards points per \$1 on all other spend. After \$5k spend per month, earn 0.2 Qantas Points or 0.5 Awards points per \$1.

Applications are subject to credit approval. Full Conditions of Use will be included in our loan offer. Fees and charges may apply. The earning and redemption of CommBank Awards points is subject to the CommBank Awards Program Terms and Conditions. To earn and redeem Qantas Points, you must be a member of the Qantas Frequent Flyer program. A joining fee may apply. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program available at [qantas.com/terms](https://qantas.com/terms). If you opt-in to earn Qantas Points, a \$60 annual opt-in fee also applies, and your CommBank Awards points earned each month will be automatically transferred to your Qantas Frequent Flyer account at the end of each statement period, at a rate of 2.5 Awards points to 1 Qantas Point. Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945.

# Save

*Get ahead*

TABLE TALK

## Lucy Tweed

The cookbook author shares her top tips for meal planning with delicious results.





*Table Talk*

# Food for thought

PHOTOGRAPHY BY BEN DEARNLEY AND LUCY TWEED + RECIPES AND STYLING BY LUCY TWEED

Cookbook author Lucy Tweed shares her tips for keeping the food on her table delicious and affordable.

Anyone who's drawn inspiration from Lucy Tweed's irreverent approach to weekly meals will know that she keeps it real and flavoursome. "Feeding a family of five can be exhausting and expensive," says Lucy. Her number one tip for sticking to a budget is planning. "Half an hour on Sunday saves me time and money all week." It's also the only way to stretch meals and make the most of leftovers. A planned risotto, for instance, turns into cheesy muffins for school lunch the next day. Planning is also key to balancing more affordable meals, like pasta, omelettes or veggie-based options, with ones based around cuts of meat that may cost a little more.

Another money-saver for Lucy: make ingredients go as far as they can. "If I roast a chicken, the juices and leftover skin can flavour a simple pasta dish while the bones are cooked up into a broth." And when trying a new recipe, she always searches for flavour substitutes in her pantry before buying anything new. "If a recipe calls for something salty, such as miso, there's no reason why a dash of Vegemite won't do the job," she says. "Even if it doesn't taste exactly as you expected, happy accidents lead to new discoveries." And don't forget to try updating your go-to meals when you crave a bit of variety - packet-ramen can be transformed if you toss in some greens and crack an egg into the pot. "Some of the best meals come out of us needing to be resourceful and make a little go a long way."

## Tasty chicken thighs

---

PREP TIME	40 MINS
COOK TIME	10 MINS
SERVES	4

---

### INGREDIENTS

½ cup (125 ml) sweet chilli sauce  
 3 tbsp soy sauce  
 2 tbsp sesame oil  
 1kg chicken thigh fillets, excess fat removed  
 2 limes, halved  
 1 bunch basil, leaves picked  
 1 bunch coriander, leaves picked

### OPTIONAL

Beer, wraps, a laughter-filled family reunion

My brother is from another mother and he made this when we had a weekend up north at a sleepy little surf town and reconnected with an arm of our family that has the wit and energy to make you cry with laughter. Sometime in the afternoon between naked toddler sprinkler dashing and snoozes, the grill was fired up.

It's one of those recipes you can make early or late, for now or tomorrow. Or, just because it's a beach holiday and the grill must go on.

### METHOD

Combine the sweet chilli sauce, soy and sesame oil in a large bowl. Add the chicken and turn to coat, then leave to marinate for 30 minutes.

Heat a large chargrill pan over high heat or the grill plate on a barbecue. Add the chicken and grill for 5 minutes on each side until cooked through with char lines. In the last 5 minutes, add the lime halves, cut side down and heat them through. Roughly chop herbs on a bread board. Arrange the chicken on top and rest briefly, heating and slightly wilting the herbs. Carve the chicken into fat slices and serve with the charred limes.



### Leftovers

It's more like what can't you do with it? But let's start with:

- Toasted sambos
- Onto a salad
- Fried rice
- Into a soup
- Pasta bake

I'll just sound condescending if I continue!

# Roast chook + salsa verde

PREP TIME 15 MINS  
COOK TIME 45 MINS  
SERVES 4

## INGREDIENTS

2 1.2-1.4kg chickens, flattened  
600g potatoes, skin on, cut into  
1cm thick wedges  
3 tbsp olives oil  
1 lemon – juice and zest  
1 tbsp sea salt flakes  
250ml chicken broth

## SALSA VERDE

¼ cup rosemary  
½ bunch chives  
½ cup parsley, roughly chopped  
1 garlic clove  
1 tsp Dijon mustard  
1 cup olive oil  
1 tsp white wine vinegar

200g baby green beans – removing  
the tails is not necessary if you plan on  
serving this dish with cutlery, unless,  
of course, you're being fancy.



## METHOD

To flatten a chicken, flip it onto a board, breast side down and use sharp kitchen scissors to snip out the spine. Turn it back over skin side up and press down on the breast plate to crack the wishbone.

Preheat the oven to 200°C fan-forced. On a large baking tray, place all the potatoes then cover with the oil, juice, zest and chicken broth. Toss them so everything is coated.

Push the potatoes to the outer edges and nestle the two chickens onto the tray, skin side up. I like to place them so their breasts meet at the middle as this area of the tray cooks slower and breasts cook faster and often dry out.

Sprinkle liberally with sea salt then place in the oven to roast for 45 minutes, turning the tray to keep the cooking even halfway through.

To make the herb slurry – or salsa verde, again, if you're fancy – place rosemary, chives, parsley, garlic,

Dijon mustard and olive oil and vinegar into a small blender or food processor and blend on high for 1 minute until smooth. The extended blending time actually heats the leaves and keeps it all greener.

Season this well with salt and set aside until ready to serve.

Once the chicken is cooked through and potatoes have started to crisp on the edges, remove from the oven and allow to rest for 10 minutes.

Meanwhile, place the beans into a large bowl and pour boiling water from the kettle over them.

Drain after a minute when they're bright green. These can be tossed in oil, salt and pepper however, they're fabulous scattered onto the chicken roasting tray and tossed about with the juices.

Use a pair of scissors to snip the chicken into portions, then serve the full tray with a set of tongs and herb slurry at the ready for drizzling!

## Leftovers

Combine 2 cups leftover shredded chicken, with 60g baby spinach, roughly chopped, 1 beaten egg, dill, spring onion and your fave cheese. Place mixture into the centre of a pastry square (cut store-bought pastry sheets into quarters or leave whole) and flatten, leaving a 1cm rim. Cover with a second sheet of pastry and crimp edges. Score the top and place on a paper-lined tray then in a 200°C oven until golden – 15-20 mins.

“Half an hour of planning on Sunday saves me time and money all week.”

## Stuffed shells

---

PREP TIME	30 MINS
COOK TIME	15 MINS
SERVES	4

---

### INGREDIENTS

250g beef mince  
 3 tbsp olive oil, plus extra for drizzling  
 1 onion, chopped  
 2 tsp sea salt  
 1 tbsp chopped oregano  
 2 garlic cloves, crushed  
 1 cup (160g) frozen spinach  
 1½ cups (310g) fresh ricotta  
 ½ tsp lemon zest  
 16 large pasta shells  
 1¼ cups (310g) tomato passata (puréed tomatoes)  
 1½ cups (190g) grated mozzarella  
 ½ tsp chilli flakes

### OPTIONAL

Rocket salad

Stuffing something into pasta shells and topping with oozing cheese has the same culinary effect on most kids as crumbing and frying. This has mince but also a whack of spinach, which would be hard for even the fussiest to dissect without tweezers.

### METHOD

Preheat the oven to 180°C (350°F). Fry the mince in 1 tablespoon of oil over high heat for 7 minutes or so until browned. Add the onion, 1 teaspoon of salt and 1 tablespoon of oil and sauté for 5 minutes.

Add the oregano and 1 teaspoon of garlic and cook for 5 minutes. Add the spinach (it's OK if it's still frozen) and sauté until thawed. Set aside to cool.

Once cooled, combine the mince mixture with the ricotta and lemon zest. Meanwhile, cook the pasta shells until al dente. Drain.

In the base of an oven-proof frying pan or a baking dish, place the tomato passata and the remaining garlic, oil and salt. Mix together well.

Stuff each shell with 2 tablespoons of the mince and ricotta filling then nestle the shells snugly into the tomato sauce. Top with mozzarella and chilli flakes and finish with a drizzle of oil. Bake in the oven for 15 minutes or until you have a golden, bubbling mess.



### Leftovers

My advice, because this one is a little fiddly, is make double the filling and prep double the shells. Then lay the second batch on a paper-lined shelf or tray in the freezer overnight. The next day chuck them into a ziplock bag for the future. Add them straight to the passata pan from frozen and top with cheese and cook till bubbling.

Easy swap: If you can't get large shells you can replace with cannelloni or even just stir the stuffing through short pasta, following all other instructions.



## Corn risotto

**PREP TIME** 10 MINS  
**COOK TIME** 30 MINS  
**SERVES** 4-6

### INGREDIENTS

6 cups (1.5L) chicken stock  
 2 corn cobs, kernels removed,  
 cobs reserved for the stock  
 2 tbsp olive oil  
 1 onion, finely chopped  
 3 tbsp butter  
 3 garlic cloves, finely chopped  
 1½ cups (330g) carnaroli rice  
 A hailstorm of grated parmesan  
 3 tbsp finely chopped chives

### OPTIONAL

100g stracciatella and tomato sauce,  
 because there's always someone who  
 thinks it can be improved and, to be  
 honest, it's their life they're destroying  
 so let them have it

My husband is accounts payable at home and he does all the shopping (yet another great reason to plan every meal – you can outsource the trip to the supermarket).

Considering my day job, though, he doesn't take this exercise lightly at all. I like to smatter the list with new and exciting things he's never heard of, written in "doctor script scrawl" and then be absent from my mobile while he's out hunting and gathering with gusto.

Carnaroli is one example but he not only tracked down the beast but slaughtered the head of the pack and returned with a prize brand. And I only had 12 missed calls.

### METHOD

Place stock in a saucepan over low heat to warm through, adding the reserved cobs for flavour. Heat oil in a large high-sided frying pan or large

saucepan over medium heat. Add the onion and corn kernels and sauté until softened and just starting to brown, about 10 minutes. Add 1 tablespoon of butter, the garlic and rice and cook for a further 2 minutes.

Begin adding the warm stock, one ladle at a time, stirring as you go. Continue until the rice is a soft, creamy texture but with a bit of bite in the centre.

Take the pan off the heat and add a final ladle of stock, the remaining butter, the parmesan and most of the chives. Give it a really firm stir to encourage a glossy, silky finish. I kept a few corn kernels aside from the frying process to top the risotto along with the last of the chives, which feels like a jazzy little trick to impress guests. And high-fiving each serve with a spoonful of stracciatella cheese (the lifeblood of a burrata) is nothing short of amazing. ♦



“Some of the best meals come out of us needing to be resourceful.”



### *Leftovers*

Have you ever fried leftover risotto? You need to. It does become a hot, sticky, crispy mess... but a good one. Like a fritter that's the perfect host for a poached egg. Or add grated mozzarella and a beaten egg, roll into balls and crumb them and voila! You have arancini ready to bake or fry.

## *Lucy's top pantry staples*

### **RICE**

"It's usually a kind of long grain but I don't panic if a recipe calls for something I don't have. You can make anything work with rice."

### **LONG AND SHORT PASTA**

"My most-affordable, simplest and fastest meals are the pasta-based ones in my weekly plan."

### **FLOUR**

"I don't just use this for cakes – flour is great for making simple flatbreads and fritters to name a few weekly staples."

### **VINEGAR**

"I don't have overindulgent 700-year-old specialty vinegars – I just rotate everyday vinegars"

### **HONEY**

"This magical ingredient never goes off. Ever. You can have a jar of the same honey for 3000 years and she'll be fine."

### **PULSES**

"I'm always reaching for ingredients like lentils and white or black beans that easily add bulk to a meal."

### **CANNED TUNA**

"Tuna is so great. It's pantry meat – what's not to love about that?"

### **CRUSHED TOMATOES**

"I love cooking with tomatoes – they're so forgiving. They can be soup, pasta or roasted with meat and they play nicely with so many flavours."

### **STOCK**

"I love a bone broth but otherwise, Massel's plant-based stocks are my favourite. I'll throw together a bake with leftover meat, rice and stock."

### **FLAKED SEA SALT**

"This is probably one of the bigger luxuries in my pantry but I just love that crunch."

*Lucy's new book, Every Night of the Week Veg: Meat-Free Beyond Monday, is out 1 August.*



## Mind Over Money

# Savings obstacles you (may) need to tackle

STORY BY JESSICA MUDDITT

If you struggle to set money aside for savings, challenging these ways of thinking could make all the difference.

We've all been there. One minute you're innocently scrolling through Instagram, the next you're the proud owner of a new pair of shoes. Or perhaps you dip into savings for a big night out rather than squirrel money away for a rainy day. These are completely normal spending behaviours. And common obstacles to saving.

Experts tell you that when it comes to achieving financial goals, having the right mindset is critical. The trick,

of course, is knowing when yours is getting in the way of financial wellness. According to professor of psychology and expert on habits Wendy Wood, nearly half of our daily behaviour is automatic. So, we make a lot of decisions without considering whether it helps or hinders our longer-term goals (*hello, stilettos*). "It's like going to the shops when you're tired and you just grab the same things as always," says William Mailer, chief behavioural scientist at

the Commonwealth Bank. "You're not always thinking through your choices."

Common obstacles to saving include being overly optimistic, succumbing to instant gratification and fearing budgets. But there are ways to address them. The first step? Admitting you could be a better saver, says personal finance mentor Julia Scott. "Then set up systems to help you." Here are a few ways to close the gap between your mindset and your savings goals.

## Obstacle 1

### You have a rosy outlook

We're told to think positive. Consider the glass half full. Dream big. And usually, that's a good thing. "A positive outlook helps us take chances, such as starting a business," says Mailer. "And it can be great for our mental health." The flipside of a sunny disposition is that it can actually hurt your financial wellbeing by stopping you from saving for a rainy day (think illness, divorce, redundancy or even retirement).

The tendency to overestimate the chance of positive events happening to us and to underestimate the likelihood of something bad happening is part of being human. It's estimated that about 80 per cent of the population possesses "optimism bias" to some degree.

The question is, how can you remain rosy and still ensure you're prepared for negative possibilities? To find balance, Mailer suggests an exercise called a pre-mortem. It's used in project management to foresee things that could go wrong. "Imagine you're two years into the future and you've missed all your financial goals," says Mailer. "Write down what went wrong. It forces us to shine a light on the potholes that might be in front of us." You could also try CommBank's savings calculator to check how you're tracking to achieve a financial goal like a trip or a rainy-day fund. If your savings plan isn't on track, it's never too late to make adjustments to your spending.

## Obstacle 2

### You want all the things... now

Mindless eating is the kind you do in front of the TV – one minute your bowl is full, the next it's empty and you can barely remember chewing. Modern retail is a little bit like that, with only a click or two existing between a social media post or email and purchase. All of which reduces what economists describe as "the pain of paying".

One of the best ways to avoid impulse shopping is to have a financial plan with meaningful goals. "If you don't have

a plan that includes setting a specific amount of money for discretionary spending, it's easy to fall prey to instant gratification," says Scott. Consider setting aside your monthly shopping allowance in a separate account. Once it's gone you have to wait until next month before buying more.

Another tactic is to change your password or screensaver to something that provides a regular reminder of your goal, such as an image of a holiday destination. Also, reduce the number of emails you receive about sales and set up regular transfers that ensure your savings are immediately moved on payday to an account you don't access for everyday spending. "Use the tools available to set up a system that means you don't need to rely on willpower alone," says Mailer.

## Obstacle 3

### Budget fear

"Budgets can be overwhelming and uninspiring," says Scott. "Which is one reason many people don't have a plan for their money." We're often reluctant to put our spending habits under a microscope, especially when that means inviting a partner to weigh in on how you like to spend. "We also suffer from 'information avoidance'," says Mailer. "If we don't want to know how healthy our finances are, we might just ignore it." It's like avoiding the doctor when we think there may be something wrong.

Mailer's top tip is to make budgeting as enjoyable as possible. "When you have to do something that's difficult but important for your goals, combine it with something you enjoy," he says. This technique is called temptation bundling. The idea is a simple one: research shows that people are more likely to find a behaviour attractive if they do one of their favourite things at the same time. Let's say you love going out for breakfast on the weekend but you need to comb through your household expenses for last month. Using temptation bundling, you can hit the café on Saturday while reading over statements or some other budget-friendly activity. ♦



### TOP TIPS



Try CommBank's savings calculator to reality-check a financial goal like a trip or a rainy-day fund. If your savings plan isn't on track, make adjustments to your spending.



Set up regular transfers that move savings to an account that you don't access for everyday spending.



Temptation bundling is a simple way to do tasks (like budgeting) that are important but easy to put off. Combining budgeting with a guilty pleasure will make it harder to ignore and easier to follow through on your goals.

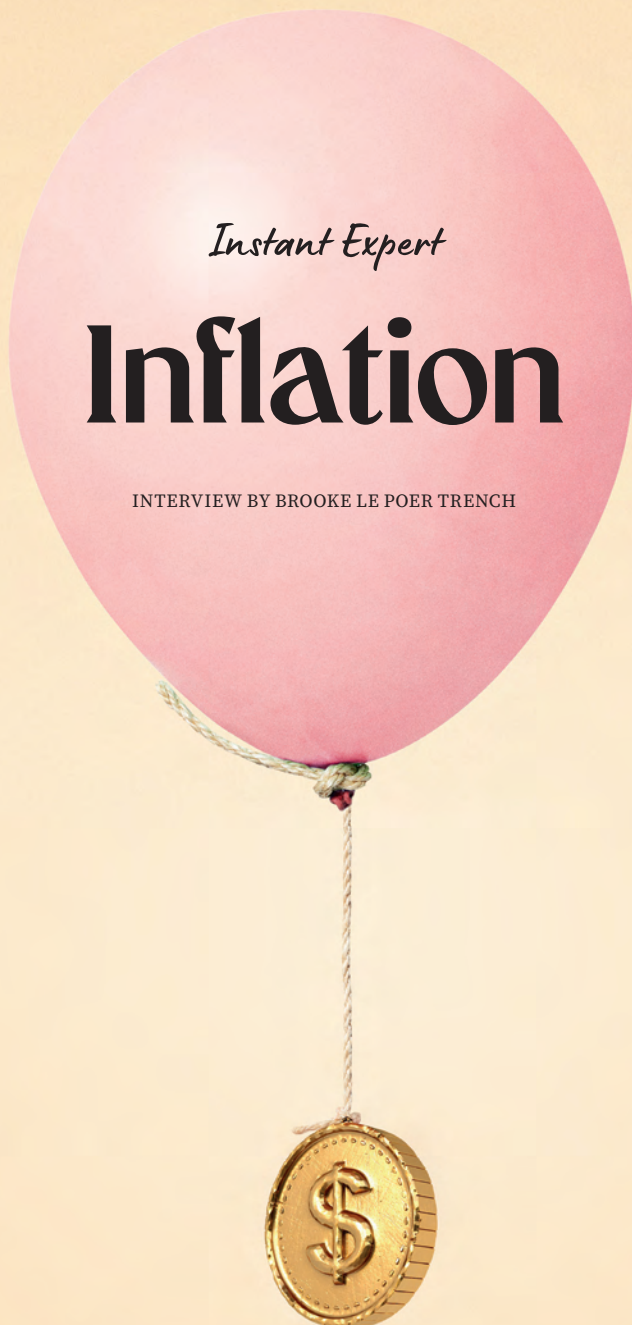
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*Instant Expert*

# Inflation

INTERVIEW BY BROOKE LE POER TRENCH

Pantry staples, petrol and rent prices keep rising. The cause is inflation but you're not alone if you don't know exactly what that means and why it won't stop already. We asked Belinda Allen, a CommBank economist, to break it down.

## LESS FOR MORE

"Let's take the ice-cream your kids might buy on the way home from school. Normally they cost \$4 each but more recently the price has gone up to \$5 for the same ice-cream. That's inflation – when you pay more for the exact same item. It means your dollars and cents don't go as far today as they did yesterday."

## GOING UP

"Inflation is a normal part of the economic cycle – prices are supposed to rise slowly over time. But it's usually so gradual we don't really feel it. For a healthy economy, the Reserve Bank of Australia [RBA] – tasked with ensuring our economy prospers through setting interest rates – wants an inflation rate of 2 to 3 per cent. It was hovering there for several years before the pandemic but right now, it's at 7 per cent.

That's influenced by a couple of things: some prices are rising because supply is constrained, from things like the pandemic, natural disasters and political unrest. We've also had several years of high employment, low interest rates and a lot of government support. This means household demand for goods and services is up, which causes prices to increase, too."

## LOOKING AHEAD

"The big question is, when will inflation return to that healthy level? To get it back down to 2 to 3 per cent, the RBA has been increasing interest rates. They do that so Australians have to devote more money to their mortgages and reduce the amount they're spending.

People with variable mortgages felt this straight away and lowered their spending. Hikes in rent, utilities and groceries have reduced household spending, too. But some people, like those with fixed mortgages, haven't felt the impact of higher mortgage payments yet so they're continuing to spend. That's why the RBA has lifted interest rates over the past year.

The good news is that we believe inflation has peaked and will likely be back to normal by the end of 2024. When that happens, some prices will stay high but buying power will increase again as interest rates should be lower. Some costs, like certain pantry staples and fuel, may also decline again. And wages – where growth has been low for years – are rising and should outpace inflation in 2024." ♦

*Ask Jess*

# The right balance

PHOTOGRAPHY BY JULIE ADAMS

Discover ways to alleviate pressure on your hip pocket and deal with tricky financial situations with CommBank personal finance expert and author Jess Irvine.



“I reckon taking time out of your busy day to track your money and create a budget is the ultimate form of self-care.”

When you picture self-care in your head, you might think of a manicure or meditating. Me? I think of my household budget and the colourful set of highlighters I use to track and categorise my spending every week or so. I know, weird. But hear me out.

I reckon taking time out of your busy day to track your money and create a budget is the ultimate form of self-care and I'm here to urge you to try it. The word “budget” gets such a bad rap these days, conjuring images of restriction and tedium. But to me, a budget is just a written-down statement of your income and expenses – and resulting surplus or shortfall – over a period of time. Budgets can come in many shapes and forms – and you get to decide which method suits you best!

Some people like to sit down ahead of time and attempt to anticipate upcoming expenses and income over a coming period – say, a year – and try to stick to that. If you're just starting out, though, I think it's better to start small and simply commit to tracking your actual spending and income over a period of time. Why not start by

grabbing a blank sheet of paper and a pen and simply write down every purchase you make for one week?

Over time, you can build up to tracking your spending for one month. Knowing what your monthly living expenses are will help you set an appropriate target for an emergency fund, which is generally recommended to be between three and six months of living expenses. Having a pot of money set aside for any unforeseen dramas is like a life jacket – it makes you feel secure, even if you don't need it.

Budgeting helps you borrow with confidence (knowing that you can afford repayments) and plan for your retirement needs. Just don't forget to include provisions for all those big, lumpy expenses, like insurance or car rego, which hit outside the monthly cycle. Your budget can be a powerful tool in helping you plan for tomorrow and living the life you want today by spending your money in alignment with your highest values and self.

Yes, it takes a little bit of time. But it's one of the best investments in your future self that you could ever make.

## Budgeting basics

If you want to start budgeting, there are many methods you can try. Pick one and if you don't like it, move on to the next.

1

### PEN AND PAPER

Budgets don't have to be fancy. Go old-school and track your spending and income over a period of time.

2

### SPREADSHEET

For the number-lovers out there, you can enter your digits into an Excel spreadsheet.

3

### COMMBANK APP

The CommBank app has a range of tools to help you get started, such as the Monthly cash flow view, which shows income, linked investments and spending, splitting them into different categories – like entertainment and eating out – and giving a snapshot overview by month.

## A fixed-rate home loan gives you certainty of repayment but you could end up overpaying.



I'm about to refinance my home loan as my low fixed rate is about to expire and, honestly, I'm feeling stressed. My interest rate is rising from 2 to 6 per cent. I haven't curtailed my spending like many of my friends have and I don't have much of a savings buffer to absorb the increased repayments. What will happen with rates? Do I go for a fixed or variable rate?

**A** Ouch. My 1.84 per cent fixed rate just expired so I feel your pain. There are about 900,000 Aussie borrowers who will roll off low fixed rates this year and it sounds like it's time for you to join your friends in curbing your spending.

This is no failure on your part – it's actually the whole point. The Reserve Bank has been lifting rates to put the squeeze on household cash flow. Why? So we spend less and businesses have a harder time putting prices up, hence reducing inflationary pressure.

As for choosing fixed or variable, unfortunately the interest rate cycle is hard to predict. A fixed-interest loan gives certainty of repayments but you may end up overpaying if variable rates go down. Fixed-rate loans also often come with more restrictions – such as less ability to make extra repayments and no offset account to help reduce interest costs. One option is a split loan, with part of it fixed and part variable. Talk to your CommBank lender to explore your options.

## If you're worried about money, honesty is often the best policy when it comes to helping kids understand.



One of the things I'm finding difficult about the pressures on our household budget right now is what to tell my kids. I have an eight year old and a 13 year old who are used to a lifestyle that includes holidays, dining out and costly activities. Now we're making an effort not to spend and, while neither of them have commented on the change, it seems like a miss not to discuss this with them at all.

**A** One of the things that I've found as a parent is that kids understand much more – and at an earlier age – than we often give them credit for. If you're making an effort to spend less, it's likely your kids have already picked up on that.

I find that honesty really is the best policy here. Do your kids know, for example, that when you bought their home, you borrowed money from the bank to do so? And that means every month you need to pay money to the bank on the loan?

I've been talking to my own son about this since he was about five. I've also told him that we're going through a period just now when loans are more expensive so there is less money in our family budget to spend on other things. I've reassured him that this is normal – borrowing costs go up and down. But just at present, they are up and so every family with a home loan needs to cut back on other spending.

I think you'll find they understand it. And you can spend time as a family thinking of fun and free activities you can still do together, like going to the park, beach or museum or having movie nights. ♦



**Jess Irvine (@moneywithjess)** is an economist, author of *Money with Jess* and a respected journalist with nearly two decades of financial reporting experience. Her personal passion is helping people with their money.

Do you have a question for Jess? Send your questions to [brighter@mediumrarecontent.com](mailto:brighter@mediumrarecontent.com). Jess can only answer questions in her Q&A column and by submitting your question for *Brighter*, you consent to having your question and the response you receive from Jess published in the print and digital edition of *Brighter*.



## Piggy Bank

# Pocket change

Necessity is the mother of all invention... and these clever ways to reduce costs from everyday Australians.

## TRY THE 52-WEEK CHALLENGE



KYLIE PYM, AVON, SA

Some people challenge themselves to save an extra dollar every week for a year, starting with \$1, then \$2, followed by \$3 and so on. I do it in reverse, saving \$52 in the first week of January, \$51 the following week, then \$50, which I find a bit easier. By the time December rolls around I have about \$1300 to spend on Christmas presents. I tell my kids to submit their wish list by the end of June so Santa has time to make the toys – this stops last-minute requests!

## IGNORE YOUR PAY

MAX PHELPS,  
SYDNEY, NSW



My top tip is to never have a card that can access the bank account that my income goes into. Instead, I set up a regular transfer to an account that covers lunch, groceries, coffee and so on. This builds long-term habits and helps you be judicious about money.

## STOP WASTING FOOD



JUSTIN SAULA,  
WOLLONGONG, NSW

You can spend less on groceries by learning to use everything in your fridge, including how to preserve foods. Cook extra dinner so you have enough for lunch at work. And you can turn sad veggies into soups, stews or lasagne. This reduces waste, which is better for the planet, too. Get the kids involved in cooking – it gives them a sense of pride and teaches them valuable life skills.

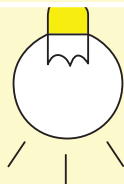
## GO THRIFT SHOPPING



JESSICA HOOLE,  
PERTH, WA

I've saved so much money by thrift shopping, which allows me to look fashion-forward on a budget, while minimising my impact on the environment. If it's your first time, search for something specific and look for garments that feel luxe – quality fabrics stand the test of time.

## CHANGE THE LIGHT BULBS

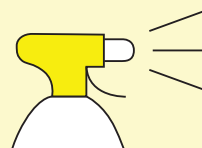


MATT LITTLE, SYDNEY, NSW

Lowering your home's energy consumption can reduce your utility bill. One easy way to do this is by installing energy-efficient light bulbs. Replacing halogen globes with LEDs could reduce your energy usage by up to 75 per cent, which will save you money in the long run. Likewise, using draught stoppers on doors and windows will help your heating run more efficiently.

## MAKE DIY CLEANING SPRAY

SIMONA PAGANETTO,  
DARWIN, NT



I save money by making my own cleaning products in a recycled glass bottle with a preloved spray nozzle. Pop the peel of 1 lemon, 1 orange and a handful of thyme in a jar and fill with white vinegar. Allow the mixture to infuse for 10 to 14 days then strain to remove the solids. Decant ½ cup into your bottle, add 2 cups of cooled boiled water and off you go. ♦



What's your top saving tip?

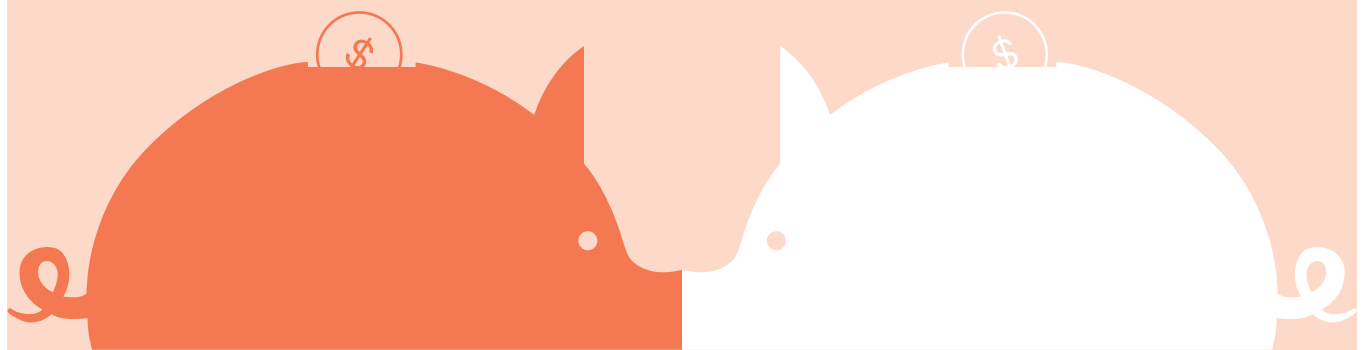
We'd love to know. Send it to us at [brighter@mediumrarecontent.com](mailto:brighter@mediumrarecontent.com) and we may share it in an upcoming issue.

*Cheat Sheet*

# How to combine finances

STORY BY ALLEY PASCOE

If you're considering taking your relationship to the next level (financially speaking), read this first.



When it comes to relationship milestones, having “the money talk” is up there with meeting the parents and revealing your secret love of anime. Talking about finances can feel uncomfortably personal but having frank conversations about cash is vital for the health of your relationship (and bank balance). Combining finances with your partner is a serious commitment so here’s what experts insist you consider before taking the plunge.

**Ask yourself why**

The first question you should consider is the reason for combining finances, says Tristan Saltnes, national program manager of Good Shepherd’s Financial Independence Hub (see page 17).

“Ideally, you need to be clear on your shared financial vision and the steps you need to take together to make it a reality,” she says.

Answering the question of why will make it clear how you should go about joining finances. For example,

if you’re planning a holiday together, you could look into opening a joint account purely for that purpose. “There’s no one-size-fits-all approach when it comes to combining finances,” says Saltnes. “What’s important is that the decisions are made together and that you both feel comfortable and confident in those choices.”

**Lay it all out**

Before taking this step with your partner, you need to know what kind

## “Having open and honest financial conversations can help you feel more connected.”

of ground you're standing on; there's a big difference between concrete and quicksand. "It's important to know how your partner thinks about money, what their spending versus saving habits are and how any differences may be balanced," says Saltnes, noting that transparency is key. "Having open and honest financial conversations can help you feel more connected and on the same page when it comes to building a life together." To set clear expectations from the beginning, both partners need to be upfront about how much money they earn, how much debt they have, their monthly budgets and plans for the future.

### Find the right fit (for you)

"Combining finances is a choice and not a requirement of being in a relationship. You must do what works for you and your partner and/or family," says Saltnes. "That may look different for different people; sharing expenses might not be a 50/50 arrangement. For example, you may pool your resources for core household expenses, such as housing, groceries and utilities, but maintain responsibility for personal expenses or do a percentage of your wage if one party earns more." Saltnes also suggests keeping separate bank accounts for gifts, emergencies or "just in case".

Regardless of whether you choose to split expenses proportionally, straight down the middle or keep them entirely separate, it's important for both parties to feel empowered. "A healthy relationship is where both parties feel they have a say in their financial situation, are not feeling in fear or intimidated to make certain choices and feel there is no power imbalance within the relationship," explains Saltnes.

### Set boundaries

When it comes to relationships and finances, boundaries are essential. "Healthy limits ensure that you're comfortable with your spending and saving and that money isn't a source of anxiety, toxicity or resentment," says Saltnes. "Boundaries can help stop overspending and getting into debt, helping protect your future." Keep in mind that a financial goal isn't the same thing as a boundary. Financial goals are what you want to attain (paying off a car loan), while boundaries help you reach them (only dining out once a week).

### Safeguard yourself

A Deloitte report commissioned by CBA showed that more than 600,000 Australians experienced financial abuse in 2020. Putting safeguards in place is imperative for economic security and fiscal independence. "In setting up a joint account with your partner, you must be aware of the risks. Having joint access to a transaction account means both of you can legally take out the money and spend it on anything you want," says Saltnes. "For your financial wellbeing, look at having your own account for savings and an emergency fund should anything go wrong."

### Check in

According to Relationships Australia's research, financial stress is one of the top causes of relationship breakdown. Before you get to that point, check in with your partner. "Setting up regular time to review your finances together is beneficial," notes Saltnes. True, discussing bank balances, budgets and investment opportunities may not be the most romantic way to spend time but communicating clearly will ultimately set you up for relationship success in all aspects of your life. ♦



### Pop quiz

Get to know your partner – and their money habits – with these rapid-fire questions

- If you were to get a \$10,000 bonus tomorrow, how would you use it?
- What is your biggest purchase regret?
- How often do you think about money?
- Do you have a rainy-day account and if so, how much do you like to have in it?
- How much do you think is appropriate to spend on a holiday?
- What is the most expensive thing you've ever bought?
- If we were to have children, would you want to send them to a public or private school?
- Are you comfortable asking friends or family for financial help? What about offering it?
- What is the most you would spend without consulting me?
- If you were financially able to stop working, how would you spend your time?

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*Make it count*

# Grow

SIDE HUSTLE

## Yuma Soerianto

For this busy student, the games and apps that he develops generate passive income.

Savvy Seven — Fair Shares — How To... — The Collector

*Side Hustle*

# Easy money

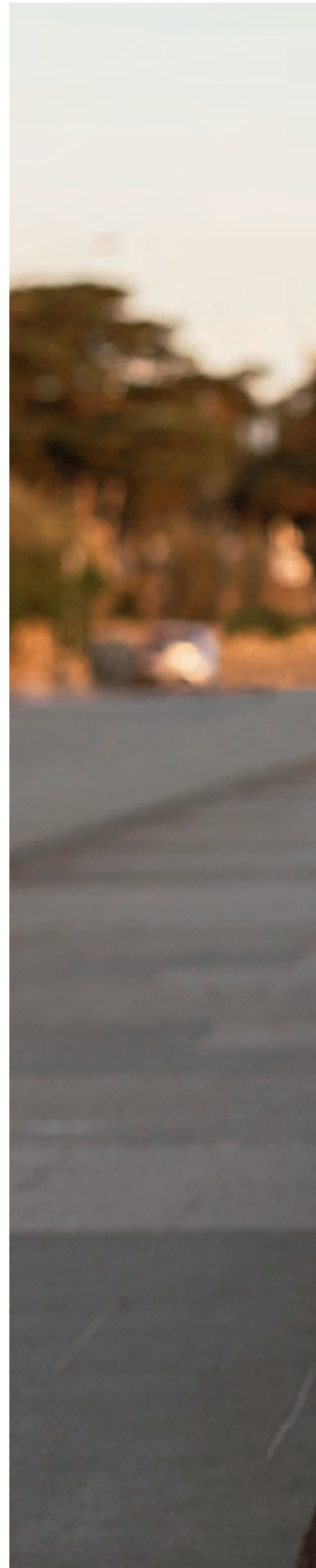
STORY BY HANNA MARTON  
PHOTOGRAPHY BY CHARLIE KINROSS & CHRIS CHEN

You don't need much time or money to start earning passive income. What you do need is a good idea and a lot of passion.

Getting paid to do very little sounds way too good to be true. But more and more Australians are getting on the passive-income bandwagon as the cost of living continues to put pressure on everyday budgets. Especially among the younger cohort. A survey by Statista found that more than half of generation Y and Z respondents earned some form of passive income in 2022.

If you're new to the idea, passive income is money generated from work that can require very little effort, such as renting out assets (a car, a parking space, designer clothes), investing in stocks or sharing your skills and knowledge, via ebooks or YouTube channels, for example. While the initial set-up might take a bit of elbow grease, passive income streams can generate game-changing cash flow without draining you of the time and energy required for your day job.

Here, six Australians share how they're out-thinking the rat-race and realising their dreams with passive income.





## “My apps and YouTube channel earn money while I study.”

While many teens are slinging burgers for pocket money, Melbourne-based wunderkind Yuma Soerianto, 16, develops apps and games and sells code online.

“I started coding at age six and made my first app at nine, publishing Kid Calculator, a talking calculator. Next came an app called Weather Duck, followed by one to find restaurants near you, and several more. I never expected to make money from apps; it was just something I did for fun.

To ease into monetisation, I started running simple, unobtrusive banner ads at the bottom of some of my apps. This generates quite a bit of passive income. Then I experimented with paid apps and in-app purchases. For in-app purchases, video ads appear on the entire screen and you have the option to pay to disable the ads. I don’t put much work into my existing apps and can do this around my school commitments. I maintain them, which takes a couple of days about once a year or sooner if I need to fix a bug.

I also have my own YouTube channel, Anyone Can Code, where I teach people how to create apps. I earn passive income from ads; I also upload project assets and code. Viewers can watch free tutorials or pay to download those files.

Coding has changed my life. When I was 10, I won an Apple scholarship for students at the annual Worldwide Developers Conference. I was the youngest person to win that year and met Apple CEO Tim Cook; I was awarded a scholarship four more years in a row.

I’ve not thought much about my financial goals. Maybe I’ll become a billionaire. Just joking! I’d like to earn a comfortable living and to make a difference in the world. In the meantime, I’ll keep teaching others how to code via my YouTube channel and hopefully scale that up.

Coding is a skill anyone can learn regardless of experience. I started when I was six years old, only knowing how to read and write. If I could do it then, you can do it, too, if you have the passion. All you need are some good ideas.”

“We rent our home for photo shoots.”



Cinthia and Simon Wu, with their children, Charlize, 12, Indiana, 11, Harley, 9, Blaze, 7, and Arizona, 3, list their house on location-booking platform Peerspace.

Cinthia: “We never planned to rent out our family home. Last year, we listed our house for sale but the market dropped so we cancelled the auction. We left the listing online to see if anyone wanted to make an offer. Out of the blue, some filmmakers asked if they could look at the house as a potential shoot location. In the end, they didn’t use it but it planted a seed. We listed our home on Peerspace in November and the rest is history.

Our house gets booked for film and photo shoots up to five times a week for an average of five hours each. We’ve met a lot of interesting people and influencers, such as Brent Vitiello and Jack Millar from *Married at First Sight*, who recorded content at our place.”

Simon: “Cinthia is obsessively clean and tidy anyway and loves interior design and styling so the house is always ready for its close-up. People can’t believe we live here with five kids. They help us keep the house shipshape; it’s a family affair.



Renting out our home has allowed Cinthia to be a full-time mum while we earn a second, passive income, which is important in Sydney with inflation and the cost of living. We have a lot of mouths to feed. Because we get ‘kicked out’ of the house regularly, it’s forced us to get outdoors and spend more time together as a family. Sometimes we while away the time at a local pool. It’s been a real blessing.

We’ve been through hard times and lost money through a business that struggled. Location rental helped us get back on our feet and move towards our financial goals – and it’s opened our eyes to doing more of this in the future. We imagine we could make about \$50,000 in passive income a year. Selling the house is now on the backburner!”





*From left: Indiana, Arizona, Cinthia, Harley, Charlyze, Simon and Blaze Wu; (opposite page) their home's (@luxuryurbanoasis) airy living space and kitchen.*



### Can I sell the airspace above my property?

While it's an emerging (and quite complex) area of property law, it's possible to sell the rights to the air above your home. This could be to a neighbour who wants to protect their view, their access to light and air in the future or who wishes to extend a cantilevered section of building over your property. If you own an apartment building, you may be able to sell the rooftop space. Sound intriguing? Talk to a lawyer who specialises in air rights law (yes, they exist).

Adelaide-based couple Sarah Lawrie and Laura Turner earn money through advertising and affiliate marketing on their drool-worthy food blog, Wandercooks.

Sarah: “When we moved in together in 2015, we challenged ourselves to cook a new dish every night for six months. Having caught that bug of exploring new cuisines, we quit our jobs in marketing and graphic design and travelled for a year. We went to 35 countries. We’d stay with locals, make a dish from Australia then learn how to cook the host’s dish. That’s how our blog, Wandercooks, was born.

We got home and launched a graphic and web design business to tide us over until we could monetise the blog. In early 2021, Wandercooks started to take over and we made the switch to

focus on it full-time. Passive income from the blog comes from display advertising (about 85 per cent). We use Raptive, formerly AdThrive, to sell display ads – you need at least 100,000 page views each month to be eligible. If you’re just starting or have a small blog, you can sign up to Google AdSense.

Noticing there was an appetite for learning about search engine optimisation [SEO] and Google Analytics, we created ebook courses to share our knowledge with other food bloggers. We love helping them achieve their goals, which doesn’t happen overnight. These sales account for five to seven per cent of our passive income.”

Laura: “We now post one or two recipes a week, which is one to two days of work. This gives us the freedom to focus on our renovation – which is funded by our passive income – and to be there for family and friends. I take Dad to appointments and don’t need to ask for time off. Even when we worked for ourselves, clients contacted us all the time – even on our honeymoon. Now our stress levels are way down.

As for our goals? Be financially independent, finish the house, pay off our mortgage and be debt-free in three years. We reckon we can do it.”

“We’re funding a renovation with passive income from blogging.”



Laura Turner (left) and Sarah Lawrie.



When you lodge your tax return, remember to let the ATO know how much passive income you received during the financial year. There may be deductions you are eligible for as well as tax to be paid on your earnings. To ensure you set aside enough, talk to an accountant or tax professional to understand your tax obligations.



## “I’m building a nest egg through passive investing.”

Mariam Mohammed, the Sydney-based co-founder of MoneyGirl, has earned an average of 12 per cent returns by investing in exchange traded funds (ETFs).

“I’m a great saver. After I graduated from uni and had been working for a few years, I sat down to work out when I would have enough savings to retire comfortably. The answer was ‘never’. So, I learnt about investing.

Micro-investing was the most accessible avenue for me to start, followed by shares. A share is a portion of ownership in one company. I played around with shares and lost money as a newbie trader. An ETF, on the other hand, offers a slice of the market, not just shares in a single company. ETFs are usually based on specific values, markets or strategies. For example, there’s an ETF that follows the share price of a group of companies regarded as climate leaders. ETFs generally pay dividends, which you can reinvest if you wish to.

I’m a passive, long-term investor. I don’t like to pick individual stocks or buy and sell often. That’s

why ETFs make sense to me; I plan on holding them for 10 years or more. I’m in no rush. I invest a steady amount and let the market do its thing. It depends on the year but I’ve earned between seven and 25 per cent annual returns; these have averaged out at about 12 per cent. Looking at the statement for my tax return, transferring funds to my investment account and checking my dashboard three or four times a year takes maybe an hour in total. It truly is low-hassle, hands-off passive investing.

I want to continue passive investing as I work so I always have multiple streams of income and peace of mind for worst-case scenarios. What I’d say to anyone who wants the same is to start small and start imperfectly. Just start!” ♦



**To start investing in ETFs, open a CommSec share trading account, where you can access all ETFs listed on the ASX.**

Investing is risky. It’s possible you’ll lose your money. Consider if appropriate for you. For more information, go to [commsec.com.au](https://commsec.com.au). Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec) is a wholly owned but non-guaranteed subsidiary of the bank.

## Savvy Seven

# Negotiate a better price

STORY BY SARAH MARINOS

In Australia, we tend to shy away from asking for a good deal but learning how to haggle saves you cash and delivers a healthy dose of satisfaction, too.

When Julie went travelling with her then-boyfriend in Morocco, she remembers feeling tense and stressed as he haggled his way around the local markets. “He was comfortable with the negotiation but I couldn’t get out of there fast enough,” she says. “I kept thinking that if something was affordable, why not just pay the asking price?” Her partner, Ben, on the other hand, couldn’t believe she’d part with more cash than needed to avoid an awkward conversation. Now married with kids, the pair found themselves in a similar situation as they tried to buy a family home. “We’d go back and forth on price. I wanted to settle on the first figure just to know the deal was done but Ben was willing to spend time in limbo to get a better price,” she says. Plenty of people are uneasy when it comes to negotiating; others relish the battle to get the best price. But spoils may await if you’re willing to ask the question.

### Know your price

Deciding the maximum you’re willing to pay before you start negotiating is key, especially for big-ticket items, says Amanda Thompson, author of *Financially Fit Women*. “Setting a budget can seem restrictive. We think of it as penny-pinching and all about having to make a sacrifice,” she says. “Instead, when negotiating, think of sticking to your limit as contributing to your financial goals and security for the future.”



## 2



### Do your research

Like Goldilocks, don’t have price expectations that are too high or too low. They need to be just right. Find out what going rates are for the product or service you’re buying. Do your market research online, in person and by talking to relevant experts. Look at recent sale prices and talk to people who’ve bought something similar and got a good deal.

## Be confident

Don't be embarrassed – many sellers are used to people asking for a better price when they make large purchases. "It's a normal part of the process for them," says Thompson. "Shift your mindset and see negotiations as a chance to protect your interests and financial goals." In fact, many companies invite bargaining by encouraging customers to bring proof that a competitor has the same item for a better price – at the end of the day, they want your business.



## Ask in the right way

Once you've made it clear that you want to make a purchase, a good place to start your negotiation: "Is that your best price?" Then, based on the salesperson's response, share your reason. "You could explain that you've been paying X amount for a service and feel it's overpriced for what you are getting," says Helen Baker, financial advisor and founder of On Your Own Two Feet. "Or, based on your research, the asking price is too high." If you're not getting anywhere and it's within your means, bundling items may boost your bargaining power. Asking "What if I buy two of them?" could change the tempo of the conversation.



## Outsource it

You may actually get a better price by having someone else negotiate. If you have a friend or family member who's a confident, skilled negotiator, ask them to step in. "And for a big item, consider paying an expert like a buyer's agent," says Baker. "Often, their fee pays for itself if you save money on a home or access an offer that you didn't know about."



## See both sides

While you're negotiating, consider the other person's perspective. Consumers face rising living costs but businesses are facing soaring operating costs, too. So, while a salesperson may want to give a bigger discount, they simply can't afford to. Perhaps you could ask what other add-ons or options they might have available to improve the offer.

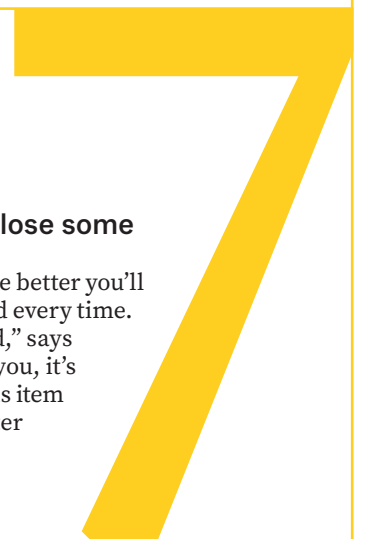


Start with big-ticket items, such as cars and white goods, as they offer the best chance to get a better price, as well as second-hand items where the value is up for debate anyway.



## Remember that you win some and lose some

The more you flex your negotiating skills, the better you'll get at clinching a deal. But you won't succeed every time. "Sometimes you will fail and feel frustrated," says Baker. "If the negotiation isn't working for you, it's time to consider whether you really need this item right now and to remember something better could be around the corner." ♦



*Fair Shares*

# A game of patience

STORY BY BROOKE LE POER TRENCH + PHOTOGRAPHY BY JULIE ADAMS

Economist and CommSec market analyst Tom Piotrowski explains why the people who grow wealth by investing actually do very little.

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**What did you learn about money growing up?**

I understood the value of financial independence quite early. Part of that came from my parents being new to Australia and running their own businesses. I was aware that you couldn't spend more money than you had – this is a reflection of life in the '70s and '80s when credit was hard fought for. I also didn't like to ask my parents for money so I was out mowing lawns, doing a paper run and working in a ski hire store.

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**When did you become interested in investing?**

That came a little bit later for me. Enjoying financial freedom was something I took to the nth degree when I was younger. I was really focused on seeing the world while I was young.

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**How much risk should people take with their investments?**

Create a shock absorber for yourself by working towards a nest egg of investments. I tend to be a little conservative when it comes to risk. I will occasionally set aside money to invest in something that sounds interesting and might have more volatility but I only do that because I have a solid foundation built over many years.

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**What are people often surprised to learn about investing?**

Time is the greatest asset when it comes to investing. That's why young people have a distinct advantage – because they have time on their side. My tip is to get started early. And get your children involved, too. I don't think any sum is too small when you're starting out.

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**What's your best tip for investing?**

For me, have patience. There's great value in investing with a longer view. Over time, you might average eight or nine per cent as a return, without really doing anything.

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**What intimidates people about investing?**

The language that investors use can make it sound so confusing. But look at [US business magnate] Warren Buffett. He's universally recognised as one of the world's most successful investors and he talks about investing in such simple terms. He recently said he doesn't really understand iPhones but he does understand consumer behaviour, brand loyalty and the utility that iPhones have for individuals. That's why he's invested heavily in Apple. He sees trends and follows them.



Tom Piotrowski between takes at the CommSec TV studio in Sydney.



### Got 10 minutes?

Tune into Tom and fellow CommSec economists as they share their thoughts as the market opens and closes every day on *CommSec Market Update*. Listen wherever you get your podcasts.

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### So, you don't need to be an expert on the companies you're investing in?

The stock market is simply a way that you can buy a tiny slice of a big thing. You might not understand how the companies you invest in operate but you probably know their purpose out in the world. That's why people often start with shares in companies that are established providers they trust and understand.

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### What can give investors an advantage?

One of the most valuable things to understand when it comes to investing is what we call inflection points or moments of change. We are right in the middle of some big turning points at the moment. For instance, we're moving away from how the world has been powered and finding new energy sources. Artificial intelligence is something else we're becoming a lot more familiar with. Good investors watch these trends and the companies moving in the same direction.

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### How much time should people put into investing?

The foundation of building wealth this way is really that you invest and leave it. Rather than worrying about how your shares are doing week by week, it's over many years that you'll really see the value of your investments change. Let time work in your favour. And if you opt for a dividend reinvestment plan, that saves you even more time.

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### And the most important first step?

You have to know why you're investing. I always have a plan – usually looking about five years ahead – and I invest with certain goals in mind. That and just get going. Start with something small and go from there. ♦

Investing is risky. It's possible you'll lose your money. Consider if appropriate for you. For more information, go to [commsec.com.au](http://commsec.com.au). Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec) is a wholly owned but non-guaranteed subsidiary of the bank.

*How To...*



# Help your teen find (and keep) their first job

STORY BY MICHELLE BOWES

Getting paid work can be an exciting moment for a teen but it can be a minefield for parents to navigate. To help, we've put together this guide with the information you both need to make it a success.



### The basics

Minimum working ages are set by state governments and therefore differ around the country but, in general, restrictions apply to the number of hours and types of work for under 15s. Pay varies based on age, industry, basis of employment and type of work. But, as a guide, fast food casuals 15 and under earn \$11.69 per hour, while 15 and under retail casuals earn \$13.15 an hour. Businesses need to pay in line with the relevant award or enterprise agreement, which will also stipulate conditions such as weekend or public holiday rates, meal breaks and allowances. You can check pay rates using the Find my Award tool on the Fair Work Ombudsman's website.

### The benefits

"In the workplace a teenager is seen as an employee, not a child or student, and that's empowering and confidence-boosting," says youth mindset coach, author and speaker Claire Eaton. There are other benefits, too. "Working with people from different places and of different ages helps develop a sense of empathy and understanding," says Eaton. And for parents still on the fence, there's this encouraging fact: "Working also helps teens build executive functioning skills, such as prioritising tasks, problem-solving, punctuality and time-management."

### Start the search

While retail and hospitality roles are obvious choices for a first job, career development expert Helen Green says teens should think outside the box. "They often have hobbies that lend themselves to work, such as sports umpiring or coaching, dance teaching, mowing lawns or babysitting, while local hairdressers, vets or florists can employ teens for unskilled work."

Word-of-mouth is often the best way to find a job so teens should start by telling family and friends they're looking. "Online job-search websites, including Seek and Indeed, frequently advertise casual jobs, while fast-food chains and supermarkets usually post vacancies on their own websites." These days, it's commonplace to apply via an

online portal so do teens need to have a resume? Green says it's still a job-seeking essential. "Teens can also approach local businesses directly for work and having a one-page resume to leave is important."

### Offer the right support

While it's tempting to micromanage, both experts caution against taking over the job search for your teen. "Rather than do it for them, you want to do it with them," says Eaton.

This might include helping them put together their resume, conducting a mock interview for them or driving them to businesses they're interested in approaching for work.

### Do the paperwork

There is going to be some admin support required: you can help your teen apply for a tax file number on the Australian Taxation Office website. They'll also need a bank account to be paid into and, ideally, a savings account, too. Commonwealth Bank's Everyday Account Smart Access for over 14s has no account fees for teens, comes with a debit Mastercard and provides digital banking tools to help track spending and create budgets. The Youthsaver account for under 18s is a fee-free savings account that pays bonus interest if the balance grows each month. If they're under 14 you'll need to open an account for them while over 14s can apply themselves.

### Share your wisdom

As problems come up, your teen may need you to advocate on their behalf. "If it involves bullying, underpayment, discrimination or sexual harassment it's appropriate for a parent to step in and you may need to consult the Fair Work Ombudsman," says Green.

But if the problem is simpler, your advice is probably all that's required. Discuss whether they can change their attitude or approach to the task or person that's troubling them, says Eaton. "But if it's having an impact on their mental health, it's OK to leave the job. They'll learn as much from the negative experiences as they will from the positive ones."



## What a teen should include on their resume

- Date of birth, school, year level and contact details.
- A statement about their strengths referencing keywords from the job ad.
- Details of volunteering or work experience.
- Information about sporting/extracurricular interests.
- Information about leadership positions/achievements.
- Their availability if it's limited to certain days or hours.
- References, such as a sports coach, who can vouch for their character.

### Strike balance

A common concern among parents is that a job might interfere with their schoolwork. "Data tells us that working up to 10 hours a week is the sweet spot for balancing work with other commitments, such as school, sport, friendships, family and homework," says Eaton. But as a parent it's important to set boundaries and emphasise that school is the top priority. ♦

*The Business*

# Good values

STORY BY SARAH MARINOS



This beauty brand has gone from shoestring budget to global recognition, all without losing sight of its ethical ethos.

Perhaps it was inevitable that Anna Ross would find business success. Her entrepreneurial flair surfaced when she was just 16 years old in Dunedin on New Zealand's South Island. "I wanted to go to fashion school so I created a menswear range for a local store," says Anna, founder of sustainable beauty brand Kester Black. "I struggled at school because I'm dyslexic but I loved making things so Mum bought me a craft book and I worked through that. Fashion was great because it was tactile

and I ended up with a finished product. That was exciting for me."

After graduating from fashion school in 2009, Anna asked her mother for a business loan. "Mum said 'absolutely not' and that I needed to go overseas and experience the world," says Anna. "Flights from Dunedin to Melbourne were cheap so I ended up in Australia."

She worked as a design assistant with a Melbourne fashion label but really wanted her own business. Shipping a sewing machine across the Tasman

cost too much so Anna started making jewellery. She hit a roadblock when searching for nail polish to add colour to her pieces. The fix? Make her own. So, in 2012, Kester Black was born.

"It took 18 months because I was a nobody but I kept emailing polish manufacturers and wouldn't take no for an answer." Kester Black launched with \$2500 and made \$90,000 in the first three months. The next year, turnover was \$500,000 and the range went from six colours to 60. "It was

“It took 18 months to launch because I was a nobody... but I wouldn’t take no for an answer.”

a wild success because businesses hadn’t really thought of selling nail polish in design and fashion stores like candy on a counter. Plus, we had a beautiful, quality product.”

During a business-development course, Anna had to identify how she could translate her values into the business. Transparency and integrity were key and led to Kester Black gaining cruelty-free, vegan and carbon-negative certifications. The company was also the first cosmetics brand globally to achieve B Corp certification – a rigorous process that analyses a business’s entire social and environmental impact.

*Anna Ross (pictured opposite) ensured Kester Black’s values reflected her own.*



Clever Facebook advertising helped grow a loyal fan base but there have also been challenges. Anna didn’t know she needed a licence to send nail polish through the post – the six-month wait halted business growth. And taking a five-year commercial lease on office space was nerve-racking.

“I called Mum and cried because I was paralysed by fear. But I sublet desks and made a profit,” says Anna. “The difficulty I had at school taught me to think outside the box and I hacked my way through business in the early days. I only put together a business plan when I took on investors.”

In 2020, Kester Black ran a virtual crowdfunding capital raise and 1600 people – mostly customers – invested \$2.3 million. It allowed Anna to increase product volumes and develop a skincare range, which launched in May 2023.

Anna has chosen to grow through reinvesting profits and the capital raise and has shied away from debts. She took out her first \$40,000 overdraft from CommBank after being named 2016 Telstra Young Business Woman of the Year. “I’ll look at loans in the future because now I know we can trade out of any debt,” she says. “My fear was taking out large loans and not being able to repay them. It’s taken longer to grow but the slow game has been a strategic decision. I never wanted to create a brand that grew overnight and then lost relevance and fell off the face of the earth.” For now, she can sleep soundly knowing that not only is Kester Black here to stay but it’s one of the few beauty brands making its (pretty) mark on customers, not the planet. ♦

*How to...*  
make your  
business more  
sustainable

For a triple bottom line that measures success by profit, people *and* the planet, here’s where to start.

#### **Consider what matters**

There are many paths a business can take to be socially and environmentally sustainable. Like Anna, identify the values that you want reflected in your business.

#### **Rethink supply**

If you make and sell a physical product, analysing your supply chain can spotlight quick wins.

#### **Get some help**

CommBank’s new Sustainability Action Tool can help you learn more about how to reduce your business costs and environmental impact with a range of practical actions. Log in to NetBank and search for the Sustainability Action Tool.

*The Collector*

# In a spin

INTERVIEW BY BARRY DIVOLA + PHOTOGRAPHY BY CHRIS CHEN



Left for dead in the 1980s, vinyl is cool again. Just don't tell music writer and broadcaster Stuart Coupe. For this passionate collector, records never fell out of favour in the first place.

## “I just enjoy going to a random pile of my records and finding something I want to listen to.”

**What was the first record you bought with your own money?** *Friday on My Mind* by The Easybeats. I was 12 years old and it cost \$1.05. For my second record, I had a choice between The Wild Cherries' *Krome Plated Yabby* and Johnny Farnham's *Sadie* (*The Cleaning Lady*). I bought *Sadie* because it had a picture sleeve.

**How many records do you think you own now?** I reckon I've got about 8000 CDs and 6000 vinyl records. But I'd call that quite a modest collection. A friend of mine in Los Angeles owns two houses – one for him and his wife to live in and the other to keep his record collection.

**Is your collection alphabetised?** No. I like the randomness. Of course, sometimes it's frustrating. And at times, rarely, I buy something that I later realise I already own. But I just enjoy going to a random pile of my records and finding something I want to listen to. Because I spend so much time around my collection and I listen to music for 12 to 14 hours a day, I kind of know where everything is.

**Do you know what the most valuable record in your collection would be?** I suspect I have a few things that are valuable to some people, like my old punk rock singles that I see being sold now for up to \$800. But I think that's a bit crazy. I once spent \$200 on an original Jack Kerouac spoken-word

album but I buy an awful lot of records for 20 or 30 bucks. I'm not the kind of person who buys 50 different pressings of The Beatles' White Album. I buy music to listen to it.

**How much do you think your collection is worth?** The vinyl alone would probably be worth about \$200,000. It's not chump change but it's not exactly a Lamborghini, either.

**Why do you think there's a vinyl revival?** Ten years ago, if someone had told me vinyl was making a comeback I would have said, "You must be joking." CDs hold more music and they're easy to play. But vinyl has the aesthetic, the retro element and the unashamedly cool factor to it. It's not a cheap hobby but many of us are addicted to getting down on our hands and knees and fossicking through crates of records.

**Any tips for new collectors?** Be patient. And don't spend too much; something that's \$80 now might be \$40 in a few weeks. Go into second-hand shops. Most of the time you'll see a lot of junk but once in a while you'll be the right person that walks in at the right time and you'll find a gem. The further you get from big cities, the better your chance of picking up something good.

*Stuart's memoir, Shake Some Action: My Life in Music (And Other Stuff), is out 9 August.* ♦

## Five favourites

After almost 50 years in the music scene, Stuart shares his top albums of all time.



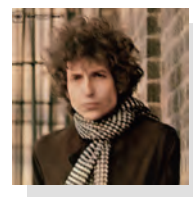
*The Velvet Underground & Nico*  
*The Velvet Underground & Nico*



*John Coltrane*  
*A Love Supreme*



*Hoodoo Gurus*  
*Stoneage Romeos*



*Bob Dylan*  
*Blonde on Blonde*



*Miles Davis*  
*Jack Johnson*



*The Explainer*

# How teens make millions gaming

STORY BY BEK DAY

While parents fret about the impact of gaming on their children's wellbeing, some gamers are hitting it big.



## “A game is the result of years of painstaking dedication in a culmination of art, design and music that’s just *fun*.”

For parents struggling to balance their kids’ access to gaming with all the other ways they could and should be spending their time (doing homework, socialising with friends in real life, eating vegetables) the news that gaming is minting some teens to the tune of millions of dollars is difficult to comprehend.

Here’s how it works: with international esports tournaments capable of pulling in millions of viewers and boasting prize pools as big as \$60 million, a handful of Aussie teens are leveraging their lounge room hobby into dizzying amounts of cash. As well as prize money, they land lucrative advertising and sponsorship deals borne out of achieving popularity on streaming services, such as Twitch, where they play for a live audience for hours at a time.

Melbourne gamer Anathan Pham (“ana”) was 18 when he took home \$3 million in prize money – his portion of a team prize of \$15.3 million – from The International, a global *Dota 2* tournament. He also won the following year and, according to [esportsearnings.com](http://esportsearnings.com), Pham has now amassed more than \$9 million in winnings, making him Australia’s highest-earning esports player.

Then there’s Harley Fresh, who was 17 when he quit his electrical apprenticeship to focus on gaming. By 19, he’d made enough money through streaming to buy his own home and now, at 21, has about 7.7 million YouTube subscribers and a reported net worth of more than \$5 million.

And while a teen gamer achieving this dizzying success is about as likely as their athletic counterparts turning sport into a professional career (read: very, very unlikely), there are more who parlay the skills they gain from gaming into work spoils. Take 18-year-old Michaela Taweel, whose passion for gaming and aptitude for tech saw her enrol in tertiary gaming courses at just 13 years old. By 17, the Sydney-based teen had received her advanced diploma in game programming and was head-hunted by Angus Stevens, CEO and co-founder of virtual and augmented reality studio Start Beyond, where she now works developing VR and AR projects for the government.

“I think the thing that drew me to games is what they represent,” explains Michaela. “A game is the result of years of painstaking dedication in a culmination of art, design and music that’s just *fun*.”

There’s also mounting research that has found gaming can develop complex decision-making skills and rapid-response abilities that would otherwise take years to teach. Experienced gamers are estimated to do up to 500 actions – for example typing on the keyboard and mouse clicks – in a minute. And over time these skills become second nature, making for agile employees that can adapt quickly. A viable career path and valuable hireable skills from gaming? Maybe the kids are, in fact, alright. ♦

18-year-old Michaela Taweel;  
(opposite) *The International*, a global  
*Dota 2* tournament.



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*Live your best life*

# Dream

MAKE A CHANGE

## James Phelps

Pursuing his passion instead of the nine-to-five grind inspired a dramatic move and a surprising new business.





*Make a Change*

# The good life

STORY BY ALLEY PASCOE + PHOTOGRAPHY BY CHRIS CRERAR

## Swapping the Sunshine State for the Apple Isle has been a fruitful move for this small business owner.



*Changing seasons and this peaceful view make Kettering the perfect spot for James Phelps.*



James Phelps' bedroom window overlooks a lush green valley and an apple orchard on the outskirts of Kettering, 30 minutes south of Hobart/nipaluna. It's postcard-perfect Tasmania. This is the view that greets him every morning when he wakes up early to take his four dogs (and the neighbour's Jack Russell) for a walk through the forest fire trails that surround his property. And it's the view that welcomes him home after a hard day's work at his commercial kitchen down the road at Oyster Cove Marina, where he runs his artisanal tofu business, Soyoyoy.

"The kitchen looks out over the marina so I wave through the window at my mates taking their yachts out for a sail while I'm at work," says James from his "office", which is 100 metres from where the ferry takes day-trippers to Bruny Island.

It's certainly a different outlook from his past life when he lived in Brisbane/Meanjin and worked in marketing for Moët Hennessy's luxury wine, champagne and spirits brands.

“Our life in Brisbane was great fun but we missed the four seasons and felt like a bit of a change,” says James. In 2006, he made the move with his interior designer partner, Loz Abberton. “We’d been visiting Tassie for 25 years and had always wanted to move here.”

The couple’s relocation south bucked the migration trend of people heading north. In 2022, four of the top five regional hotspots for migration inflows were in Queensland – the Sunshine Coast, Gold Coast, Fraser Coast and Bundaberg – according to the Regional Movers Index powered by CommBank data.

While most people chase sunshine, James and Loz set out in search of winter, wide open spaces and quiet. “There’s not a lot of white noise down here,” says James, who sold up in Brisbane and bought acreage on the south-east coast of the island, seeking a simpler life. “We’ve never regretted the move, not once. If you want to become a painter, write a book or start a business, the opportunities are here in Tassie.”

Case in point: Soyoyoy. James’ tofu and tempeh business had humble beginnings in his home kitchen. “I got really into making tofu and tempeh at home and then some friends who owned a café in North Hobart asked me to start supplying to them. One of their regular diners owns three Japanese restaurants and they started using our tofu, too, which was really flattering.” When he set up a stall at Farm Gate Market in Hobart in 2018, “I started making tofu commercially and now it’s a seven-day-a-week business. Well, it’s not even a business; it’s a lifestyle.”

Truth be told, it’s both. Back in 2018, he was selling 30-odd blocks of tofu at the markets and not breaking even after adding up the cost of ingredients, production, travel and the market site. In the five years since, Soyoyoy has expanded on its signature tofu and tempeh range to include soy milk and plant-based cheeses UnFeta’d and Brie’zy. As well as selling



(Left) James travels from Kettering to Hobart every Sunday to connect with market-stall customers; (top) James at Farm Gate Market.





“Our life in Brisbane was great fun but we missed the four seasons and felt like a bit of a change.”

at Farm Gate Market in Hobart each Sunday, James and “chief cheese mistress” Loz are now seeing their products stocked in local supermarkets and independent stores, including Salamanca Fresh and Hill St Grocer. Last year, Soyoyoy took out four gold and two silver medals at the Royal Tasmanian Fine Food Awards. “We’ve kept our product range really tight because we haven’t had the business structure, infrastructure, finance or time to do more,” says James, who invested \$80,000 in a “proper” tofu machine a year ago. “There wasn’t anyone else making tofu down here in Tasmania so there was an opportunity. We decided if we were going to do it, we would need to be in boots and all.”

James – and his boots – are firmly planted in his new home in Tassie. And he sure doesn’t miss Brisbane’s humidity. “I’ve never felt more at home than I do here. It’s not just the landscape, the nature or MONA, it’s the people – and lack thereof. I feel like I’m part of the community here.” ♦

## Get amongst it

Top tips for building a community through a small business from James Phelps, managing director and chief tofu-maker at Soyoyoy.

### LEARN PEOPLES’ NAMES

“Getting to know people at the market on weekends has been great. We have regular customers – both individuals and restaurant stockists – who have been with us from the start. I know most – not all – of our customers by name and a lot have become personal friends. I don’t know if you could do that in mainland areas because people’s lives are more frenetic and they just don’t have time. That’s the beauty of life in Tassie.”

### SEEK SUPPORT

“There’s a business incubator and accelerator program called Seedlab Tasmania, which provides training for small businesses. We went through the incubator and it completely changed how we approached things and gave us a lot of support and mentoring within the business community.”

### CONNECT WITH THE COMPETITION

“The tofu scene is similar to the wine industry; you never hear a winemaker speaking poorly of another one. Since starting out, I’ve met three other tofu-makers in the market and each one has given me a hug because they understand the frustrations and appreciate how difficult it is to build a business in the tofu game. It’s a lot of fun connecting with people in the community on social media.”



*Think Big*

# Adventure time

With a deep desire to cruise the Nile, 14-year-old Max Ashby took matters into his own hands and spent years saving for his dream holiday.

Max Ashby was 10 years old when he first learnt about ancient pyramids, riding camels and sailing down the Nile in Egypt. It was for a school project that his stepdad, Olaf Kwakman, helped with and it sparked an idea he couldn't shake. He said to his mum, Becca Maxwell, "I'm going to go with Olaf." To which she responded, "OK, then you'd better start saving." And that's exactly what he did.

"I don't think Olaf believed me when I said we were going to take a cruise down the Nile together," says Max. But he was determined to get there. First,

he had to find out what it was going to cost. "I sat with Mum to research the trip and we calculated that I needed to save about \$6000," he says. It seemed like a huge amount of money. "I thought, 'This is going to take a *really* long time.'"

He started with a simple strategy: pocket money. "My sister and I help with chores around the house; we clean our lunch boxes, set and clear the dinner table, take turns washing the dishes or loading the dishwasher and help with a big house clean once a week." In return they each earned pocket money

“The pyramids were better than anything I’d seen on television or in books.”

*Max Ashby ticked off a bucket-list moment at the pyramids of Egypt with stepdad Olaf.*



based on their age; 10-year-old Max was able to earn \$10 per week, while his 13-year-old sister was able to make \$13.

Max quickly realised that getting his money in cash wasn’t going to work, as it was too easy to spend when he could see it. “I figured out that I like having it in a bank account and seeing my balance slowly grow.”

To stay focused on his goal, Max put pictures on his wall and read anything he could get his hands on about Egypt. “I also shared my goal with other people so they could remind me to keep going.” Another thing that helped was having a few targets: “Mum and Olaf agreed to match my savings when I got to \$50 and then again at \$500. Once I got to \$1000, I wanted to save faster.”

But pocket money wasn’t quite cutting it. “I offered to clean the car, mow the lawns and cycle to get groceries to earn more,” says Max. Then he widened the net – instead of birthday gifts and Christmas presents, Max asked friends and family to consider giving him cash (that was another \$600). He inherited \$1000 from a grandparent who passed away. And when he was old enough, he got a job delivering catalogues in the neighbourhood. “I earned about \$60 per week for nine months, which added another \$2200 towards my goal.”

There were small setbacks, like when he dipped into savings for things he really wanted to buy. But he was careful as he knew each purchase would delay his trip. “I made a rule to never buy anything straight away – I’d wait a week or a month to see if I still wanted it,” says Max. If the answer was yes, he did a lot of research. “I bought a second-hand phone. And when I invested in a gaming computer, I negotiated with Olaf to share the cost with me so he could use it, too.”

After nearly four years of saving, Max hit \$6500 and, this past January, he and Olaf went on their adventure. “Planning the trip was so much fun,” says Max. “I had a lot of money but we still had to make smart choices to be sure it was enough. For example, we stayed in cheaper hotels so we could splurge on a Nile river boat cruise and we booked flights with a few stops because they were cheaper.”

After spending so much time dreaming of Egypt, there was a little adjusting to reality. “The first few days were terrifying,” he recalls. “We were in a foreign city that looked and smelled like nowhere I’d ever been before. I gripped Olaf’s hand like my life depended on it.” He relaxed in time to take in the pyramids without any distractions: “They were better than anything I’d seen on television or in books.”

He’s saving to go on a trip with his mum next. “I’m 14 now so I want to get a job and save more,” he says. “I hope we can go to Japan next year.” ♦

DREAM

*House Proud*

# Grow your own way

STORY BY SUE WHEELER  
PHOTOGRAPHY BY MARNIE HAWSON







Ever wanted to serve a plate of food that came straight from your backyard? When Ben Shaw created an edible garden, he had no idea how much it would change his life.

Ben Shaw's appreciation of abundant backyards and the joys of growing food didn't come out of the blue. "My parents are avid gardeners and growing up we had a veggie garden," says Ben. "Mum was a really good cook and back in the '80s, before it was trendy, they ran a little restaurant from the house, using homegrown produce." Over the years he "lost connection with gardening" until he and his wife bought their first home in Geelong, Victoria, in 2008. "It had a simple backyard with a Hills hoist and a path leading to the back of the garden," he says. "We were lucky it was north facing but apart from grass and a couple of fruit trees it was a blank canvas and I felt the urge to get chickens and turn it into a productive space."

*Ben Shaw in his thriving Geelong garden.*





## Sowing the seeds

Ben set to it; weeding, preparing the soil, getting chooks and gradually planting but he admits the early days were more trial and error than triumph. “I spent the first few years blundering my way through the garden, planting leafy greens, broad beans... robust vegetables,” he says. “I was aware of its limitations but going through this process was valuable. It’s good to just get your hands in the soil and learn from your mistakes.”

As things fell into place, a desire to better understand plant needs led him to a permaculture course, where he learnt how to build a garden based on natural ecosystems. “Permaculture means clever design in everything we do and considering the consequences of our actions. Whether that’s growing

your own food, composting scraps in a worm farm so they don’t go into landfill, buying food from local producers, insulating your home or conserving energy, it’s all part of the design system.”

He also started to consider “diversity and attracting beneficial insects, lizards and birds. All the different elements that keep things in balance. I wanted to grow a variety of healthy, nutritious foods for my family and friends and show other people that they could grow food in a sustainable way, too.” His passion even kickstarted a new career, which includes running permaculture classes in his garden and consulting with families and businesses that want to create their own gardens inspired by natural ecosystems.

### The no-dig garden

One of the things I teach is a no-dig method, which you can do in any garden bed, raised or otherwise. The beauty of it is that you can use resources that are around you. To start, build on the structure of the soil you have. No-dig gardening is like creating a lasagne: layer carbon materials (things like autumn leaves, wood chips and coffee grounds from your local café), then nitrogen-rich ones (grass clippings, plant cuttings and kitchen scraps) and finish with a layer of compost before planting. There are lots of different recipes for it, depending on how creative you want to be in sourcing materials.

See [abc.net.au](http://abc.net.au) for helpful information and videos.

## A healthy harvest

Reaping the rewards of Ben's new know-how, his Geelong garden flourished, bearing fruit from plum, nectarine, citrus and fig trees and providing platefuls of veggies, from eggplants and capsicums to corn and pumpkins. "The nutritional benefits of eating from your garden are well documented but I do it for a lot of reasons: financial and environmental on top of health and wellbeing. When our first daughter was born in 2013, I began to see the importance of eating healthy food for our family but also from a community point of view. We know there are a lot of health issues out there and I don't think we look enough into food as one of the solutions."

Having put all of this effort into growing food, Ben says they're now more interested in eating seasonally and cooking. "The taste of good food from the garden inspires people. Friends say things like, 'I didn't know potatoes could taste like this.' Right now I have eggplants in the garden so tonight I'll look at recipes and perhaps see that I need parsley, which I also grow. You can't compare the freshness with parsley that's grown in another state, travelled by truck and sat in a fridge for three weeks. Not to mention the food miles."

Working in the industry has also expanded his knowledge, he says, "and led us to support local farmers who

### What to plant

Given the diverse climate of Australia, knowing what and when to plant is specific to your location and not just a matter of Googling "what to grow in winter". For plants and veggies that grow well in your area and when to plant them, I always suggest checking out gardening clubs and communities, such as The Diggers Club ([diggers.com.au](http://diggers.com.au)).

*The family's chickens also benefit from the edible garden.*





“Our kids benefit from being in the natural, nurturing environment of an edible garden.”

produce food we don't have. It makes a big difference to the way you eat.”

Even the chores bring changes to the enjoyment of daily life: “We take scraps out to the chooks and engage with the garden every day and our kids benefit from being in the natural, nurturing environment of an edible garden,” says Ben. “Kids find it so fascinating and it's amazing if you take the time to sit with them and see what they see: all the little beetles and worms we just walk past.”

Early in 2020, Ben and his family took a year off to tour Australia but their travels were cut short by COVID. Having

rented out their house, they couldn't move back so tested the waters in nearby Ocean Grove. They loved the beachside community so much that they decided to move and start their gardening adventure all over again. “Our new backyard is coming along,” says Ben. “But we also got together with seven other families to set up a market garden on a local farm. We have working bees and cooking and preserving days. It's great fun.” With new projects in the pipeline and more workshops planned to spread the word, Ben has his hands full... and in the dirt. He wouldn't have it any other way. ♦

### Ben's tips for getting started

Do some research first; use your library or resources like Milkwood ([milkwood.net](http://milkwood.net)), which has fantastic online gardening courses. For me, there's also a degree of just having a crack – you've got to get your hands in the soil at some point and you learn from your mistakes. But do it smartly. Don't just go: “Right, there's a space in the ground, let's start a garden bed.” Think, “Does this area get enough sun? How am I going to get water to it?” You'll have more success with a more thoughtful approach.

### Small spaces

Herbs grow easily in pots, as do lime and lemon trees, so they're great for renters, small spaces and balconies. Or, grow something, like passionfruit, vertically on a fence (also beneficial for screening and shade).

### A little more space

Move up to growing leafy greens, lettuces, carrots and beetroot in a garden bed. You don't need a lot of space for veggies like kale and silverbeet.

### Lots of space

Try fruit trees and berries... and you might even look at rotating crops. Veggies like pumpkin need considerably more space.

See Ben's website for more inspiration: [benshawpermaculture.com.au](http://benshawpermaculture.com.au)

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*Bucket List*

# The big lap

STORY + PHOTOGRAPHY BY KATE COX

For one family, going from fast-moving city slickers to barefoot nomads living in a tiny room on wheels for a year was worth the leap.

The first thing most people say when they hear I travelled around Australia (with my husband, Ben Perry, and two kids, Rupert, then 10, and Max, then 12) is, "I've always wanted to do that." And I hear a tinge of regret in their voice, as though they've already decided they won't. The thing is, it's so possible. Half the trick is accepting there will never be a good time to turn your life upside down. So, just do it. Here's how we made it happen, what we paid, what we learnt, the bits I'd rather forget and the moments I still find myself daydreaming about three years later.



## The highlight reel

Aiming for an endless summer, we planned a route up the east coast, down through the middle and across the Nullarbor and then all the way up the west coast and then back to Sydney – the opposite direction to almost everyone else. And we set a few milestone dates, such as for the Chinchilla Melon Festival in Queensland.

But if you can't make the full route happen, these are five adventures you'll never forget.



*(Above) Kate's family travelled more than 40,000 kilometres; (opposite, from left) Rupert, Max and Kate in Lucky Bay, WA; Rupert, Max and Kate walk the Purnululu National Park, NT; a bike ride around Uluru with friends; Max, Rupert, Kate and Ben on Lindeman Island in the Whitsundays, Qld.*



## 1 LEARNING TO SAIL ON THE FLY

I still can't believe that the people of Cumberland Charter Yachts ([ccy.com.au](http://ccy.com.au)) in the Whitsundays in Queensland will just hand you the keys for a boat and tell you to have fun on the open seas – no experience needed. Bareboating, as it's known, was our favourite part of the trip. For almost three weeks, we snorkelled, sailed, explored the islands (including one that looked like it had been abandoned in the middle of a party; disco balls rolled around the dance floor, keys still hung in reception), fanged around in the dinghy, barbecued freshly caught fish off the back of the boat and just hung out on a 36-foot catamaran.

## 2 ULURU

You have to go to Uluru in the Northern Territory; seeing the rock for the first time will shift something in your soul. It's spiritual. We stayed in the rustic red dirt of a packed campground, the rock and Kata Tjuta nearby. Beautiful friends also gifted us a night in a luxurious suite at Sails in the Desert ([ayersrockresort.com.au](http://ayersrockresort.com.au)); we won't forget the day of feeling fancy by the flash pool.

## 3 SWIMMING WITH THE WORLD'S BIGGEST FISH

Whale sharks are even more majestic – and massive – than you think and swimming beside them is the stuff bucket lists are made of. Fun fact: the reason for the confusing name is because they eat krill like whales do but are actually (cute and harmless) sharks. And the ideal place to see them is Ningaloo Reef in Western Australia.

## 4 STARGAZING

You haven't really seen stars until you've been out west. We got to know the moon via telescope with Remtrek Astronomy ([remtrek.com.au](http://remtrek.com.au)) during a night at Dales Campground in WA's Karijini National Park, surrounded by red dirt and old gums and beneath trillions of stars – there are more stars in the universe, we learnt, than grains of sand on earth. In the deafening silence, we made pictures of ancient Greek legends out of twinkling stars then looked through telescopes to see that they weren't single stars but millions of them, invisible to the naked eye. Spellbound, we spent a lot of time with the moon, taking photos and searching for the Sea of Tranquillity.

## 5 OFF-ROAD DRIVING

It's the meditative long and dusty drives, as popsicle-coloured skies slowly give way to a dark sheet of stars, that I remember the most. Australia is built for driving. Crossing the Nullarbor/Oondiri in South Australia and the Gibb River Road in WA were experiences of a lifetime. There was so much to see and laugh at. On the Gawler Ranges Road in South Australia, an emu ran onto the road, shaking its tail feathers in front of the car for a good kilometre.

# Travel notes



*Kate, Max, Ben and Rupert enjoying sunset at the end of the Gibb River Road in WA.*

## The nitty gritty

After 21 years of full-time work, I took long service leave – half-pay for almost a year – and my husband worked from the road. We purchased an Air Opus Camper Trailer (with a fridge and solar panels) at a caravan show – it cost about \$35,000.

Once on the road, the biggest expense was fuel – our car took diesel and we travelled more than 40,000 kilometres. Next expense was food, then accommodation, with a few incidentals, such as insurance, new tyres and car services. We mixed free sites in showgrounds, paddocks and bush camps with paid (about \$40 per night for an unpowered site), as well as the occasional splurge – a cosy cocoon in the grey of Port Lincoln/Galinyala (we binged on TV and laundry, with seven loads of washing done in three days), a posh pad when friends met us in Margaret River/Wooditchup and an underground B&B in Coober Pedy.

We also splashed out on scuba diving, sailing the Whitsundays and swimming with whale sharks. There were days we spent not a dime, staying for free by the beach and eating fresh-caught fish. We spent a little north of \$50,000, which worked out to about \$150 a day.

## Planning (or not)

It felt like so much admin but it was worth it. Stopping mail, newspaper subscriptions and gym memberships; organising homeschooling; buying supplies; first-aid training. Then when we set off, beyond a rough route, we really didn't have a plan, which freaked me out a bit.

Ben did most (OK, all) of the driving and I navigated, often with the help of WikiCamps Australia, an app where travellers pin their discoveries. We stumbled across a landscape full of fossils (Ben, a former-geologist, loved this one) in outback SA and an abandoned homestead on the Nullabor set up for overnight travellers (a bit creepy but the boys rejoiced in having their own rooms). We basked in hot springs, natural swimming holes and dozens of gorges.

We definitely overpacked. We soon discarded cosmetics, random camper cushions, too many saucepans, shoes and clothes – the boys grew so fast and it was fun to shop at local op shops. But bikes were a must and investing in foam mattress toppers halfway through the trip was pure luxury. We used our camper toilet just once. After a disastrous cleaning attempt, Ben banned it for the rest of the trip.





## Find a guide

We learnt and experienced so much by booking tours along the way: oysters in Coffin Bay, mines in Mount Isa, pearls in Cygnet Bay, Indigenous plants and foods in Mossman Gorge, crocodile-spotting in Darwin/Garramilla, camel-riding in Broome/Rubibi. We dug for opals, garnets, gold and dinosaur fossils and visited museums, art galleries and other public buildings, hearing stories of our great country that were more moving than those in any history books.



Rupert, Kate and Max  
in Mossman Gorge,  
Queensland.

## The hard stuff

Not every day was perfect. There was the wildlife: sharp stinging March flies, mozzies and midges. Ben, half naked, fought a kangaroo after the roo broke into our trailer and stole bread. We were bitten by quokkas on Rottnest Island/Wadjemup, stung by bluebottles in Illaroo and sucked by leeches on a wet, 17-kilometre walk in Springbrook National Park (family tally: 372). But most of the wildlife was beautiful – hundreds of manta rays, laughing dolphins, racing emus, intimidating crocs and very cute koalas.

We set up – and down – the camper trailer in the dark, heat, rain, after a long drive, during extreme hangryness and with flies in our eyes. Red dust stuck in hair, car, bed, clothing. Rain snuck in sideways through the zippered door and made adventures and bathroom trips difficult. We missed ice, fresh vegetables, friends and wi-fi. Our bikes were stolen in Brisbane/Meeanjin. I perforated my eardrum, Ben broke a toe and we all got a weird rash at a camp site in Townsville. We were bogged, got flat tyres and became hopelessly lost.

But my only regret is homeschooling. I wish I hadn't stressed so much about it. We did distance education (year 5 and year 7) through perfectly good schools but the boys learnt so much more on the road. One ridiculous memory springs to mind: yelling at the boys to get out of the water to finish their homework, which was about stingers. It was March in the Whitsundays – the boys were wearing stinger suits and snorkels, learning firsthand about the creatures of the sea. But I was forcing them below deck to read textbooks.

## All the learnings

The boys slept in a small bed for a year and didn't complain once. In fact, I don't recall any arguments. We laughed so much. That's my biggest memory of the whole time – us, sitting at a tiny rickety camping table around a bowl of freshly plucked pipis, laughing our heads off. We learnt how to sail, dive, cook, use a map and compass, build a fire, pack light, pack down, pack up, make limited supplies last, keep the peace, approach new people, get along, make amends (all in a two-by-five-metre camper).

We've been home for three years and have sold the camper to another family to make their own memories and haven't been camping since we got back. We're working full-time, the boys – who had no devices for a whole year – are now obsessed with them like most teenagers. But the trip changed us. We're closer, with a family shorthand that can still send us all into fits of laughter. We don't sweat the small stuff – it's a lesson I'm so thankful I got to learn. It turns out having a big job wasn't freedom; letting go of all the material things and exploring this country – with the world's oldest rainforests, most spiritual desert and most beautiful beaches – that's freedom. ♦



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

For *Safe Home* star Thomas Cocquerel, the old adage of someone's trash being another's treasure rings true.



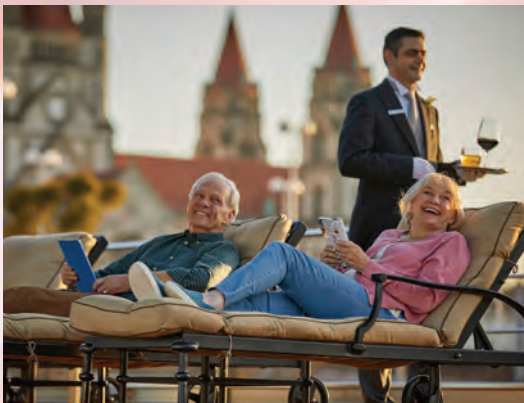
“It was actually \$7 and I spent it on my first guitar when I was 15. I grew up playing piano but always wanted a guitar so when I spotted this busted-up old one at the school fair, I bought it on the spot. I took it home, glued it back together and gave it a new set of strings. Seventeen years later I still play it most days. It's one of my most prized possessions.” ♦

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