



52 TIPS

FOR YOUR FINANCIAL
WELLBEING

FINANCIAL WELLBEING. BEHAVIOUR IS KEY.

When you know how your day-to-day money works, and you're putting a bit aside for a rainy day, it feels good. Those in the know call this 'financial wellbeing' and ANZ is committed to improving the financial wellbeing of our people, customers, and communities by helping them make the most of their money throughout their lives.

This is your simple guide to financial wellbeing.

These 52 cards contain bite size ideas and inspiration that is all about spending less than you earn, putting money aside for a rainy day and saving regularly towards your goals.

Take a card from the deck a week, scan the QR code to action what it says and one year from now, financial wellbeing will be something you not only understand but are beginning to feel.

**READY TO START YOUR FINANCIAL
WELLBEING JOURNEY?**

1

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO KNOW WHERE YOU'RE AT

The first step to getting your money in the best long-term shape is to have a handle on how you're tracking right now. Answering a few simple questions with the ANZ Financial Wellbeing Calculator can help you with that.

Scan the QR code to get your score.



OR

[Click here](#)

2

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO KEEP TRACK OF YOUR SPENDING

Whether you use a banking app, Internet Banking, have a weekly check-in with a spreadsheet or keep it 'old school' with a pen and paper - keeping track of where your money's going is a really helpful step towards changing your spending behaviour.



OR

[Click here](#)

3

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO SORT YOUR SPEND

Taking control of your spending is all about balancing wants and needs - and that requires a good dose of honesty. Start by going through your recent transactions. There's much to be gained in trimming down your wants and if you shop around, you could reduce how much you spend on your needs.



OR

[Click here](#)

4

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO DIVIDE AND CONQUER

Used by those in the know, the '50-30-20' approach is a great way to manage what's yours. 50% of your income goes to the things you need. 30% goes to the things you want. The remaining 20% goes to the savings goals you've set. Scan the QR code for more info and try it out next pay day.

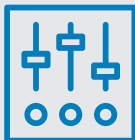


OR

[Click here](#)

5

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO PLAN YOUR BUDGET

A great budget allows you to save for tomorrow and enjoy today. For help planning yours, scan the QR code and try our online budgeting tool. It's easy to get started and knowing you have a plan will help you feel on top of your money.



OR

[Click here](#)

6

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO FIND THE PERFECT FIT

Remember that getting your budget right can take a little bit of working out. Make sure your money goals fit comfortably, otherwise you might find yourself dipping into your savings. Trying to save too much too quickly could put you off doing it altogether – it doesn't matter whether it's \$5 a week or \$200, it's sticking with the habit that's key.



OR

[Click here](#)

7

52 TIPS FOR YOUR FINANCIAL WELLBEING



SO WHAT IS FINANCIAL WELLBEING?

If 'wellbeing' is about being comfortable, healthy and happy, 'financial wellbeing' is about feeling this way when it comes to your money. The ANZ Financial Wellbeing Program can help you measure and manage your financial wellbeing for today and the future. Scan below to get started.



OR

[Click here](#)

8

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW IT'S NOT ABOUT HOW MUCH

Financial wellbeing isn't about how much you've got. It's about making the most of what you have. It goes without saying that money's a massive part of life, and the better you feel about it, the better you feel overall. Having a plan for your money helps you feel in control. Discover some different ways to plan your spend via the QR code.



OR

[Click here](#)

9

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO 'BUCKET' YOUR INCOME

Buckets aren't the most glamorous things, but they're really useful – even for finances. By setting up multiple 'buckets', you can get into the habit of moving money into different accounts the moment you get paid. Scan the QR code below to see how easy it is to organise yours.



OR

[Click here](#)

10

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO PUT YOUR GOALS ON AUTOPILOT

The less you have to think about saving, the easier it is to hit your target. That's where automatic payments can be really useful - just set and forget and money gets popped into your dedicated account without you even having to think about it.



OR

[Click here](#)

11

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW IT PAYS TO SHOP AROUND

We all need to stay in touch, have a hot shower, charge our devices, even keep fit. There are always deals to be had on services, and taking advantage of the best offers is a great way to save – a quick online search could help uncover a bargain, and there's no harm in asking your provider for a better offer.



OR

[Click here](#)

12

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO WIN AT THE CHECKOUT

To get the best deal on your groceries, shop for what's in season and find own brand replacements for big brand favourites. Keep an eye out for discounts on things that will keep in the freezer too. Scan the QR code below for more helpful hacks to win at the checkout.



OR

[Click here](#)

13

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO EAT WELL FOR LESS

Some of the best meals you can make are the simplest ones. All it takes are a few staple ingredients (we're looking at you, tinned tomatoes) to create delicious, cheap meals. Even better, make extra for the freezer, so you can avoid pricey takeaways when you're busy or tired.



OR

[Click here](#)

14

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO BEAT BUYER'S REMORSE

We've all been there. One minute you're buzzing off that add-to-cart feeling, the next you're filled with spending regret. Curb your buyer's remorse by taking a beat and doing a little research on your purchase. More planning = less impulse buying.



OR

[Click here](#)

15

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO SAVE FOR A RAINY DAY

Financial buffers are the secret to a good night's sleep. Even a modest amount takes the pressure off, should the unexpected happen. The key is to build your rainy day reserve at a pace you're comfortable with – that way you'll stick with it. For a few helpful suggestions, scan the QR code below.



OR

[Click here](#)

16

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO STICK TO YOUR GOALS

Life being what it is, it's not always easy to stick to a plan. But even a small amount saved regularly can help you reach your goal, with the added bonus of being able to keep it up over leaner months. The most important thing is to get into a regular savings habit.



OR

[Click here](#)

17

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW IT PAYS TO PAY YOURSELF FIRST

'Paying yourself first' might sound a bit odd, but it's pretty simple really. It just means setting up payments that ensure your money goes where it will benefit you most as soon as you get paid. If you're saving, or reducing debt, having that come out of your pay check first is a great way to reach your goals.



OR

[Click here](#)

18

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO KEEP YOUR EYES ON THE PRIZE

Once you've set yourself a savings goal, it's good to keep it front of mind. Write down what you're saving for and put it somewhere you'll see it every day – like on the fridge or your bathroom mirror.



OR

[Click here](#)

19

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO START MAKING GOOD COIN

Squirreling away loose change can add up surprisingly fast. Go old school and put coinage into a dedicated change jar. Or make a daily small transfer to your savings account.

Sit back and watch your savings balance boost, ASAP. Scan below for more ideas.



OR

[Click here](#)

20

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW A SIDE HUSTLE COULD HELP

Could you upcycle stuff and sell it online? Do you have a hobby that could earn you a few extra dollars? Adding to your income through something you enjoy is a great way to boost your savings, and even small amounts can make a difference over time. See for yourself at the QR code below.



OR

[Click here](#)

21

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO LIVE TO SAVE

It's kind of a given that the less you spend, the more you have to save. So you could try to set yourself a savings challenge. You might decide that you're not going to buy any clothes for full price for a year, or buy less takeaways for the next 3 months – whatever it is, any challenge could help grow your financial wellbeing.



OR

[Click here](#)

22

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO FIGURE OUT HOW MUCH A FUR BABY COSTS

Sure, Bailey looks totes adorbs in the shop front. But before you bring home a furry friend, it's a good idea to first reflect on the commitment – and costs – that are all part of being a fully-fledged pet owner. Scan below for some handy hints.



OR

[Click here](#)

23

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO SAVE MONEY AND MORE

If you're not a vegetarian, why not try going veggie for a couple of nights a week? Meat can be expensive, and eating a veg-based meal has the added bonus of making less of an impact on the planet. There are a ton of recipes online – get inspired with a quick search.



OR

[Click here](#)

24

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO TEACH MONEY LESSONS TO YOUR KIDS

Remember the joy of saving your pocket money to buy the 'good lollies'? If only money management stayed that simple! But the world is now more complex – and expensive – so it's never too early to teach children smart saving habits and separating 'needs' from 'wants'. Scan below for how-to tips.



OR

[Click here](#)

25

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW UNSUBSCRIBING IS THRIVING

Remember that ‘free-trial’ you signed up to... 4 months ago? Have a dig through your bank account transaction history and app store subscriptions to see if there’s anything you could ditch. A ‘subscription spring clean’ is a great way to save.



OR

[Click here](#)

26

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO LIVE LARGE WITHOUT BREAKING THE BANK

Loving your life now and saving for the future don't have to be in conflict. Spending smartly on the food you buy and the fun you have means living large with your favourite people, without sacrificing your savings. Scan below for three easy tips.



OR

[Click here](#)

27

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO SWITCH TO A SAVER'S MINDSET

Okay, it may sound a bit Frankenstein-y but you really can reprogram your brain to save. It can be as simple as identifying the scenarios that make you want to spend and finding alternatives. Or changing up how you reward yourself. No maniacal laughter. Just good old fashioned science.



OR

[Click here](#)

28

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



A THOUGHTFUL GUIDE TO GIFT-GIVING (THAT WON'T BREAK YOUR BUDGET)

Oh boy, do we love to mark an occasion. But our budgets don't always agree. Luckily, you don't have to show up empty handed to save. Opt for some homemade baked goods, scour local op shops or offer up your time as a babysitter. You can't put a price on a night off.



OR

[Click here](#)

29

52 TIPS FOR YOUR FINANCIAL WELLBEING



YOUR MONEY REPORT

Did you know the most important thing for financial wellbeing is an active savings habit?

Sometimes it's the little spending habits, (like uber eats-ing your daily oatmilk latte), that can chip away at your long term savings. Identifying these habits now can make the biggest difference in how much you can save in the future.

Download the Your Money Report from the ANZ App – jump into ANZ App, select 'For You'; tap on 'Your Money Report' and you'll see a summary of your spend by merchant and category.



OR

[Click here](#)

30

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO WORK OUT WHAT YOU NEED TO REACH YOUR GOAL

You can quickly work out how much you need to save to reach your savings goals with ANZ's Savings Calculator. See what difference saving a little more, or a little more often, could have on reaching your goal. Scan the QR code and have a play around.



OR

[Click here](#)

31

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO GROW WHAT YOU HAVE

A savings goal can be daunting, but when you can see how much regular amounts add up over time it can feel more achievable. Scan the QR code to see what small amounts now could lead to in the future.



OR

[Click here](#)

32

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO GET A LITTLE GREENER AT HOME

Like the sound of saving cash and being more sustainable? By making some small changes to how you use energy in your own home, you can do both. Scan below to see how.



OR

[Click here](#)

33

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO BOOST YOUR SAVINGS MOTIVATION

Did you know you can add a picture and name to your accounts in the ANZ App? Adding a photo of whatever it is you're saving for is a fun and easy way to help keep your eyes on the prize.



OR

[Click here](#)

34

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO DATE WITHOUT THE DAMAGE

J.Lo was right, love don't have to cost a thing. Plan your next date in the great outdoors. Print photos or pen a poem for an anniversary gift. Meet for dessert instead of dinner. One milkshake and two straws? Yes please.



OR

[Click here](#)

35

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO SAVE STRONGER EVERY WEEK

This 52-week challenge is a simple hack to help you save. At the end of this week, put away \$1. The week after, \$2, \$3 the next week and so on. The most you'll have to put away in a week is \$52 and after a year you'll have an extra \$1378. How easy is that? For more handy money hacks, scan the QR code.



OR

[Click here](#)

36

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW LEARNING CAN BE EARNING

Taking the time to read a few self-help books about finance won't hurt you - quite the opposite. People you trust may be able to teach you a thing or two about money as well, so don't be embarrassed to ask. Or if you'd like to sit down with an ANZ Personal Banker for a free, one-on-one review of your banking, scan the QR code.



OR

[Click here](#)

37

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO AVOID IMPULSE PURCHASES

Got your eye on something? To work out if you really want it, don't just go buy it when your pay lands. Put that money aside until the end of your pay cycle. If you want it that much, you'll make sure you hang on to the money.



OR

[Click here](#)

38

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO START INVESTING

If you have money you're putting away for the medium to long term, you could look at options like an investment fund. Scan the QR code for a good place to start.



OR

[Click here](#)

39

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO SURVIVE - AND THRIVE - ON 1 HOUSEHOLD INCOME

It's not easy when two (breadwinners) become one. Start by reviewing the dollars that are coming in and going out. Try ANZ Spendi in the ANZ App or get into some good old-fashioned spreadsheeting. Scan below for more tips.



OR

[Click here](#)

40

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO INVEST IN YOUR FUTURE: PART 1

An easy way to invest in your future self is with a Savings account. You may already be signed up, but are you making the most of it? What you do now can make a big difference later. To see how you could get the most out of your Savings account, scan the QR code below.



OR

[Click here](#)

41

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO INVEST IN YOUR FUTURE: PART 2

Not all Savings funds are created equal. It's important to check that your fund best suits your needs. To compare our different Savings funds, scan the QR code below.



OR

[Click here](#)

42

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO INVEST IN YOUR FAMILY AND FUTURE

It is possible to raise a family and your financial wellbeing at the same time – with the right planning. Thinking about what you need for your career, home and family life now, can help set you up for the future. Scan below for four ways to plan the way forward.



OR

[Click here](#)

43

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO ESCAPE DEBT FASTER

Paying back your loan or credit card balance on a more regular basis (i.e. fortnightly vs monthly) could help you get debt free faster and save in interest costs. For more on this, check out the QR code.



OR

[Click here](#)

44

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO MANAGE YOUR CREDIT CARD LIMIT

To make sure the amount you can spend on your credit card is manageable, reviewing your current limit - and reducing it - is a simple way to help ensure your spending doesn't get away on you. It's easy to do yourself, just scan the QR code to find out how. Conditions apply.



OR

[Click here](#)

45

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO GET ON TOP OF CREDIT CARD DEBT

Sometimes credit card debt can pile up – and that's when things get a little pricey. So, consider knocking off more than the minimum repayment (if you can). Avoid cash advances. Or put the plastic away for a bit. Scan below for more.



OR

[Click here](#)

46

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO AVOID CREDIT CARD PURCHASE INTEREST

Some credit cards offer interest-free days. If your card does and you pay off your closing balance in full by the due date every month, you could avoid paying interest on purchases made with your card. How good is that?



OR

[Click here](#)

47

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO KNOW WHEN (AND WHEN NOT) TO USE A CREDIT CARD

Credit cards can have a number of advantages if used wisely, but they're not for every situation. Scan the QR code to see the pros and cons.



OR

[Click here](#)

48

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO MAKE YOUR HOME LOAN STRUCTURE WORK FOR YOU

The way you structure your home loan repayments could help you pay less interest, and take years off your home loan in the process.

For more info, scan the QR code.



OR

[Click here](#)

49

52 TIPS FOR YOUR FINANCIAL WELLBEING



HOW TO PAY OFF YOUR HOME LOAN FASTER: SETTING REPAYMENTS

When it comes time to re-fix, if you can afford to repay more than the minimum, increasing your regular repayments however small, could add up to big savings in interest costs over the life of your home loan. Scan the QR code to try ANZ's Home loan repayment calculator.



OR

[Click here](#)

50

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO EARN CASHBACK WHEN YOU SHOP

If you're a savvy shopper, you'll love this one. You could earn cashback from over 2,000 retailers when you shop through Cashrewards. Don't miss out on deals for purchases you were going to make anyway!

It's free to join and you could start earning cashback! Cashrewards is offered by Cashrewards and not ANZ. To earn cashback you must be a Cashrewards member. Eligibility criteria and [T&Cs apply](#). Scan below to find out more.



OR

[Click here](#)

51

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO PAY OFF YOUR HOME LOAN FASTER: FREQUENCY OF REPAYMENTS

Most home loans set monthly repayments as a default but you can change to weekly or fortnightly repayments instead.

Because interest is calculated daily, these smaller but more frequent payments could save you interest over the life of your loan.



OR

[Click here](#)

52

52 TIPS

FOR YOUR FINANCIAL
WELLBEING



HOW TO GET AWAY, WITHOUT GETTING CARRIED AWAY

When it comes to booking a holiday, the (economical) options are endless. You could hit the open road and see what happens. Share an Airbnb with friends or family. Or just be a tourist in your own town. Scan below for more ideas.



OR

[Click here](#)

