

WOMENS MONEY FORUM™

THE 10 MONEY TIPS

TO GET YOU ON A HOLIDAY SOONER
THAN LATER



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TO GET YOU ON A HOLIDAY SOONER THAN LATER

YOU deserve a holiday.

You know it... you've been juggling a million balls looking after everybody else's needs and you always put yourself last.

Imagine how good it would be knowing you can take off on a trip with your girlfriends to a cooking school in Tuscany, a shopping tour of Paris, or for a night of theatre on Broadway, New York.

Imagine being able to take the kids to Disney or a white winter skiing in Japan.

Imagine the tranquillity of a romantic getaway to Mauritius, the Caribbean or a wine tour of the Barossawithout the kids!!

All of this is possible when you have a money system that is set up for your success. With a little planning and a little know-how, overseas holidays could be a regular occurrence in your household.

Some are 'easy-to-do-it-now', some might require some specialist help. Either way, life is meant to be lived right?





10 SECONDS IS “YOUR TICKET TO PARIS”

Where do you mindlessly spend \$20/week... a daily coffee? a magazine? Today's ticket to Paris cost \$969....! That's \$18.63/week. Ooh-la-la!

Master the 10-second rule meaning whenever you think to spend, stop for 10 seconds and ask yourself why you're buying it and whether you actually need it or not. If you can't find a good answer, you know where the item goes – back on the shelf! This will keep you from making impulse buys on a regular basis.

AUTOMATED SALARY “GET YOUR PASSPORT READY” DEDUCTION

We all can spend easily, BUT not if the money has already gone. Set up an automatic deduction for the day your salary hits your account.

If you were earning \$50k per year and you saved just 5% of your after tax income each month before you even had a chance to spend it, you'd have \$2110 in twelve months.

Flight and spending money – New York here I come!



FUN FOR EVERYONE

There is no time for guilt here! Just because you want and deserve a holiday, does not mean everyone else will miss out.

You can save heaps of money and still have hours of fun in the wonderful outdoors. Every city has parks, free events and loads of great activities so your kids will not miss out!

And, rather than having expensive evenings out on the town, invite friends around and have a great night in. Not only will it save you heaps, but you'll likely have better conversation with those you love too. Speaking of love.... How does that Sunset Cocktail hour sound?

CHECK OUT HOW MANY CREDIT CARDS YOU HAVE

Did you know that you are likely paying bank fees on every single card... some as much as \$500/year?

Consolidating all of your cards into just one means you could easily be saving an airfare just in doing that! Whoa!! That's good!!! And if you are buying your airfare on your credit card, you may also find your travel insurance is also covered. Check with your bank.

ROUND UP YOUR SAVINGS

Automated tools can capture and invest the change you receive from your daily purchases. For example, if you spend \$9.67, the extra 33 cents to \$10 is captured for you to use later. When you do this on all your purchases, you'll be surprised at how quickly it all adds up.

This could be your Broadway ticket!

RE-EVALUATE YOUR INSURANCE POLICIES

This one is as easy as a few phone calls.

Get all of your insurance policies out and start ringing around.

Chances are you can easily swap some of your policies and save instantly.





SUBSCRIPTIONS/ MEMBERSHIPS

Have a heap of subscriptions to things you no longer need?

Easy way to find them – grab your credit card and savings statements, and highlight all of the monthly subscription payments you make. Then re-evaluate what value they provide, whether you continue to utilise the services or they need to go.... Instant monthly savings!

Did someone say daily massages in Mauritius?

SELL UNWANTED GOODS

We all have a plethora of kids clothes and toys they no longer need or use, not to mention the other items that seemed like a great idea at the time. People DO pay good money for it... and if you pool your resources with a girlfriend before you know it, you've got yourself a great garage sale and \$\$ back in your hand. Or, there are plenty of ways to do this online.

Pays for the Cooking school in Tuscany. Wouldn't you want to do that?



NEGOTIATE RATES

Chances are you have some debt – home loan, credit card.

Who says you can't walk into the bank and ask for a better rate?

Go on try it... you never know!

You might just find some ski lift passes waiting with the bank Johnny!



EARN PASSIVE INCOME FROM INVESTMENTS

How would you feel knowing that 'somebody else's money' has paid for your holiday?

Yes... it could be that easy. Income you receive from an investment, whether it be dividends, interest received, rental income, capital growth of assets is all extra income to you. Having a strategic plan could take into consideration your desire for yearly overseas holidays. This one takes more planning and specialist consultation BUT... it is possible.

DARE TO DREAM AND TAKE THE STEPS TO
FIND OUT HOW YOU TOO COULD HAVE THIS

Life is meant to be lived!

Whilst money does not buy happiness, it can provide opportunities to do more of the things that makes your heart sing.

If you're curious on other practical ways to approach your money connect with us on Facebook at

[Womens Money Forum](#)



DEANNE CARTER

De is the Founder of Womens Money Forum. She's been investing since 1989, so she has quite a few years of experience under her belt.

She's a self-confessed learning junkie with a Certificate IV in Financial Services, a Diploma of Financial Planning, Post Graduate Diploma in Education and is a qualified Real Estate Representative. Plus she's coached hundreds of women in implementing their own investment strategy over the last 11 years.

She loves being able to assist clients in embedding the technical aspects of money, investing and financial wellness into their daily lives with absolute ease. She's a Mum, a closet classical ballet dancer, fitness fanatic, marathon runner and has a passion for conscious living.



FRAN HUGHES

Fran is one of Australia's leading CERTIFIED FINANCIAL PLANNERS, CFP®, with over 30yrs experience in guiding everyday Australians on their journey to financial freedom and retirement. She not only takes out the complexity of wealth creation by speaking in a language you understand, but her expertise and passion towards her clients is highly regarded.

Fran was nominated by her professional peers for the Female Advisor of the Year in 2012 and again, in 2016 with Female Excellence in Advice. She also Co-Founded one of WA's award winning Financial Planning companies in 2002.


She is the proud mum of two daughters, an urban athlete, business owner and loves to connect from the heart!



BE A PART OF THE WOMENS MONEY FORUM COMMUNITY

The Womens Money Forum Community is the closest damn thing to a best friend in a purse you ever had.

Imagine that? Wealth pathways to learn, money how to's, expert advice, cool events, new friends. No chastisement. No judgement. Just 100% learning and 150% authentic support. Self-guided - and with expert helping hands every step of the way.

A black and white photograph of a woman with long, wavy blonde hair sitting on a large rock in a grassy field. She is wearing a dark top and a light-colored, patterned skirt, and is holding an open book. The background shows trees and a bright sky with sunlight filtering through the leaves.

Womens Money Forum is
your finance-savvy big sister,
gal pal community.

You've found us. Welcome.

Join us today

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