

THE COMPLETE MANUAL

Budget Optimisation

A practical, plain-English guide to mastering your cashflow — and the behavioural science that makes it stick.

Everything you need to understand your money, structure it for success, and build habits that work with human nature instead of against it. Written for Australians, from first pay cheque to pre-retirement.

AN EDUCATIONAL GUIDE FOR AUSTRALIANS

General information only — not financial, tax or legal advice. See important information at the back.

Part of Fintor's
Wealth Creation Series

How to use this manual

This is a reference manual, not a novel — you don't have to read it cover to cover (though you're very welcome to). It's built in **four Parts, each made up of self-contained Modules**. Every Module stands on its own, so you can jump straight to the bit you need today and come back for the rest later.

Each Module follows the same rhythm, so you always know where you are:

- | | |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| 1 The idea
What the topic is and why it matters to your everyday money. | 2 The science
The behavioural research that explains why we behave the way we do — and how to use it. |
| 3 The Fintor way
How we put the idea into practice in a real plan. | 4 Key takeaways
The short version, ready to lift out on its own. |

Look out for the coloured boxes: **blue boxes** highlight an important idea, **gold boxes** give you the evidence behind a claim, and **green boxes** summarise what to remember. Worksheets and checklists live in the back, ready to photocopy or print.

A quick word on what this is — and isn't

This manual is **general financial education**. It explains how money works in Australia and gives you tools to take control of yours. It is not personal financial advice, and nothing here is a recommendation to buy or do anything specific. Think of it as learning to read a map — where you choose to drive is up to you, and for the big trips it's worth having a licensed professional in the passenger seat.

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Toolkit

- + Worksheets, checklists, glossary, references & important information

PART

01

Foundations

A budget isn't a punishment — it's the foundation of a complete financial life. And because you're human, not a calculator, the system has to work with your brain, not against it.

1 What budget optimisation really is

2 The psychology of money

What budget optimisation really is

THE IDEA

Let's clear something up straight away: **a budget is not a punishment**. For a lot of people the word “budget” conjures up spreadsheets, sad lunches and never going out again — a kind of financial detox you white-knuckle through until you give up in week three (usually somewhere near a Friday night and a menu). That is exactly the version that doesn't work, and it's not what this manual is about.

Budget optimisation is the opposite. It's the process of truly understanding what you earn, how you earn it, what you spend and how you spend it — and then arranging your finances so the life you want today and the future you want tomorrow can both happen, mostly on autopilot. It's less about going without, and more about making sure your money is doing what you'd actually choose for it to do, rather than quietly leaking out the bottom of the bucket.

The four building blocks of a complete financial life

Fintor calls this discipline **cashflow management**, and it's the first of four building blocks:



Notice the order. Too often, financial advice opens with super and insurance — important, but they're rooms 3 and 4 of the house. Fintor believes quality advice should start with the part of your money that touches you every single day: your cashflow. Get the foundation right and everything above it becomes affordable, appropriate, and far easier to stick to. Build on sand and even a brilliant investment strategy wobbles.

Why the foundation matters so much

Without an accurate picture of your cashflow, every later decision is really a guess wearing a confident hat. Can you afford that insurance premium? Should you salary sacrifice? Is that investment property a stretch or a sure thing? You can't answer any of them honestly until you know your numbers. And when life throws a

curveball — the car needs a new transmission the same fortnight the hot water system dies — it's the people without a structure who end up reaching for the credit card or, worse, selling a good long-term asset at a bad short-term price.

STRUCTURE BEATS WILLPOWER

The single most important idea in this manual: **don't rely on willpower you have to summon every week**. Willpower is a finite resource — it's why the gym is packed in January and a ghost town by March. A good cashflow system makes the smart choice the automatic one, so success doesn't depend on you being a financial superhero every payday. You just set it up once and let it run.

The Fintor way

Throughout this manual, two ideas will keep coming back, because they're the heart of how Fintor structures budgets:

- ▶ **Know your situation.** Identify every source of income and every category of spending — the real numbers, not the ones you'd guess at a barbecue.
- ▶ **Structure for success.** Arrange your banking and loans so that saving, paying down debt and funding your goals happen automatically, in the background, without you having to think about it.

Everything else — the account buckets, the budgeting methods, the debt strategies — is just detail hanging off these two ideas. Master them and you've mastered the manual.

KEY TAKEAWAYS

- ✓ A budget isn't about deprivation; it's about directing your money on purpose rather than by accident.
- ✓ Cashflow management is the foundation — the first of four steps, before protection, wealth creation and retirement.
- ✓ Know your situation, then structure it so good habits run automatically. Structure beats willpower, every time.

The psychology of money

THE IDEA

Here's an uncomfortable truth that decades of research keep confirming: we are not the cool, calculating money machines that old economics textbooks assumed. We're emotional, impatient, easily distracted humans who will absolutely buy the extended warranty, forget about the gym membership, and feel a \$50 parking fine far more sharply than we enjoy a \$50 windfall. None of that makes you bad with money. **It makes you normal** — and once you understand the patterns, you can build a system that works with them instead of being ambushed by them.

This is the field of **behavioural economics**, and it has produced two Nobel Prizes (Daniel Kahneman in 2002, Richard Thaler in 2017) and one very practical insight: the way a choice is set up often matters more than the choice itself. The rest of this manual leans on the seven ideas below, so it's worth meeting them properly.

1. Save More Tomorrow — the magic of saving future money

Ask someone to save \$200 more a month starting today and you'll usually get a grimace. Ask them to save half of their next pay rise — money they don't have yet and won't miss — and suddenly it feels painless. That's the insight behind “**Save More Tomorrow**” (the “SMarT” program), designed by economists Richard Thaler and Shlomo Benartzi: you commit in advance to saving part of your future income, before it ever lands in your spending account.

THE EVIDENCE — THALER & BENARTZI, JOURNAL OF POLITICAL ECONOMY, 2004

78%

of employees offered the program chose to join

80%

of joiners were still in it through their fourth pay rise

3.5→13.6%

average savings rates more than tripled in ~40 months — without anyone feeling poorer

It works because it quietly disarms three different mental traps at once — which we'll meet below. Fintor's flagship “**budget to save future wins**” approach is this idea, applied to your everyday money.

2. Mental accounting — your brain's labelled jars

People don't treat all money the same. The \$1,000 in your “holiday” account feels different from \$1,000 in your everyday account, even though the dollars are identical. Richard Thaler called this **mental accounting**, and it's the work that helped earn him the Nobel Prize. We instinctively sort money into mental jars — rent, fun, savings, “treat yourself” — and spend each one by different rules.

You can fight this instinct, or you can use it. Fintor uses it: by giving you separate, clearly-named bank accounts, we turn those mental jars into real ones. Money sitting in an account labelled “Bali 2027” is far less likely to be spent on a spontaneous Saturday than the same money blurred into one big balance where it just looks like “available.”

3. Present bias — why “start saving someday” stays someday

We are wired to over-value rewards we can have right now and under-value rewards in the future. Economists call it **present bias** (or hyperbolic discounting, if you want to sound impressive at dinner). It's why the warm \$6 coffee in your hand beats the abstract idea of a comfortable retirement, and why “I'll start saving next month” is one of the most repeated sentences in the English language.

The fix isn't more discipline — it's a little bit of distance. Automating a transfer and tucking savings into a separate account acts as a gentle commitment device: it makes the future-focused choice the default, and makes raiding your savings just annoying enough that you usually don't bother.

4. Loss aversion — why cutting back hurts

Kahneman and Tversky showed that losses feel about **twice as painful** as the equivalent gain feels good. Losing \$100 stings more than finding \$100 delights. This is loss aversion, and it's the real reason traditional “spend less” budgets are so hard to sustain: every cut registers in your brain as a loss, and your brain digs in its heels like a toddler at the shops.

Fintor's future-focused structure sidesteps the pain entirely. You're not taking anything away from your present self — your take-home pay and lifestyle stay exactly as they are. You're simply deciding, in advance, where tomorrow's extra income will go. No loss, no fight.

5. Defaults and automation — the path of least resistance

One of the most powerful forces in all of behavioural science is the humble **default**: whatever happens automatically, unless you actively opt out, is what most people end up doing. Australia's compulsory superannuation is a national-scale example — money gets saved by default, and the system works precisely because almost nobody opts out.

Fintor applies the same trick to your everyday money through automation. When your savings transfer fires automatically on payday, saving becomes the thing that happens by default and spending becomes the deliberate act. You stop relying on remembering, and on end-of-month willpower, and let the plumbing do the work.

6. Lifestyle creep — how pay rises vanish

Ever noticed how a pay rise feels enormous for about a fortnight, and then it's just... gone? Welcome to hedonic adaptation, better known as **lifestyle creep**. As income rises, spending quietly rises to match it. The takeaway upgrades to the nice restaurant, the reliable hatchback becomes the new SUV, and the raise you fought for is fully absorbed into a lifestyle that, oddly, doesn't feel any more comfortable than before.

SAME PAY RISE, TWO VERY DIFFERENT OUTCOMES

LEFT TO CHANCE



Spending quietly rises to match the new income. The raise is absorbed within a fortnight — nothing saved.

CAPTURED ON PURPOSE



The increase is redirected before it reaches the spending account. Same comfort — plus growing savings.

There's a reason the data shows that, on average, the more people earn, the more they spend. The cure is simple: **capture increases in income before they reach your spending account**. Your current lifestyle is fully protected — it's only the growth that gets redirected — which is exactly why it's both painless and powerful.

7. The planning fallacy — “I reckon I spend about...”

Ask most people what they spend in a month and they'll give you a confident number that is almost always too low. We underestimate our own spending the same way we underestimate how long a project will take — a quirk researchers call the **planning fallacy**, helped along by the fact that we remember the rent and forget the forty-seven little taps of the card. The \$4 here, the \$18 lunch there, the “might as well grab a few things” Kmart run that somehow comes to \$90.

This is why Fintor never works from estimates. The gap between what you think you spend and what you actually spend is where both your stress and your biggest opportunities are hiding. Closing that gap is the entire job of Part 2.

THE BIG IDEA BEHIND ALL SEVEN

Every one of these patterns points the same direction: **design your money system so the easy, automatic path is also the financially healthy one**. That's the whole philosophy of this manual. You don't need more willpower — you need a better-designed system, and a sense of humour about being human.

KEY TAKEAWAYS

- ✓ You're not bad with money — you're human, and human brains run on predictable shortcuts.
- ✓ Save future income (not today's), use separate accounts as real “jars”, and automate so saving is the default.
- ✓ Cutting back hurts because of loss aversion; redirecting future raises avoids the pain while still building wealth.
- ✓ We reliably underestimate our own spending — so build your plan on real numbers, never a guess.

PART

02

Know your numbers

You can't optimise what you can't see. This Part closes the gap between what you think you earn and spend and what you actually do — income, expenses, and the tax most people forget.

3 Tracking: think vs spend

4 Understanding your income

5 Understanding your expenses

6 Tax: the forgotten expense

Tracking, and the gap between what you think and what you spend

THE IDEA

When Fintor meets a new client, one of the very first questions is disarmingly simple: “**what do you think you spend each month?**” It isn't a trick, and there are no marks deducted for getting it wrong. The point is to gently reveal the gap between what people believe they spend and what they actually spend — because, as we saw in Module 2, that gap is almost always bigger than expected, and it's where the real opportunities live.

You can't optimise what you can't see. Trying to manage your money without tracking it is like trying to lose weight without ever stepping on the scales or knowing what's in the meal — you might get lucky, but you're mostly guessing. And the cost of guessing has rarely been higher:

THE EVIDENCE — THE COST OF GUESSING (2025)

- ▶ Around **77% of Australian households** reported being under financial stress in October 2025, up from 57% in October 2019. (Australian household survey, 2025)
- ▶ By mid-2025, roughly **1 in 3 Australians** felt financially anxious — rising to about 43% among those carrying consumer debt. (2025 survey data)
- ▶ Living costs rose between **2.3% and 4.2%** across household types in the year to the December 2025 quarter. (ABS, 2025)
- ▶ The good news: around **75% of Australians say they're actively trying to save**. The willingness is there — what's usually missing is a system. (2025 survey data)

THE SCIENCE

Remember the planning fallacy from Module 2? It shows up here in full force. We remember the big, regular bills — rent, the mortgage, the car rego — and we quietly forget the steady drip of small, automatic transactions. The classic example: the \$6 oat-milk flat white on the way to work. Skip the maths and it's “just a coffee.” Do the maths and it's around **\$1,500 a year** — a decent chunk of a holiday, funded one tap at a time. Multiply that by lunches, the “quick” servo stop, and the streaming services you genuinely forgot you were paying for, and the gap between guess and reality gets very real.

WHAT WE THINK WE SPEND VS WHAT WE ACTUALLY SPEND



The gap between guess and reality — the striped zone — is where the stress, and the opportunity, both live.

THE FORGOTTEN-SUBSCRIPTION TEST

Right now, without checking, try to name every subscription you pay for. Streaming, music, the news site, that app you downloaded for a free trial in 2023, the gym, the cloud storage, the meditation app you've opened twice. Most people miss two or three. Those two or three are often **\$40–\$80 a month — \$500–\$1,000 a year** — leaving your account on a silent automatic schedule while you forget they exist. Finding them is the easiest money you'll ever “earn”.

The Fintor way

Tracking doesn't have to mean a hand-cramping spreadsheet and a shoebox of receipts. Technology has made this almost effortless, and it's a big part of how Fintor keeps the cost of getting organised low. The approach in practice:

- ▶ **Estimate first.** Before you look, write down what you think you spend in the main categories. This makes the reveal genuinely useful (and occasionally humbling).
- ▶ **Then measure.** Use a budgeting tool that connects to your accounts and categorises spending automatically. Fintor uses a customised version of Moneysoft so the tracking is live and ongoing, not a one-off guess. ASIC's free Moneysmart budget planner is an excellent no-cost starting point.
- ▶ **Review over a few months.** One month can be a fluke (Christmas, a wedding, a dental emergency). Three months shows your real patterns.
- ▶ **Rank, don't just record.** Once you can see it, sort spending by how much it actually matters to you. That ranking is the key to painless change — covered in Module 5.

KEY TAKEAWAYS

- ✓ You can't optimise what you can't see — measuring your spending is step one, and non-negotiable.
- ✓ We reliably underestimate spending because small, frequent costs fly under the radar.
- ✓ Use an automated tool (Moneysoft, or the free Moneysmart planner) and review three months for a true picture.
- ✓ Hunt down forgotten subscriptions today — it's the fastest win available.

Understanding your income

THE IDEA

Most people think identifying their income is the easy bit — “I earn my salary, next question.” But knowing what you earn today is only half the story. The real value is in mapping **every source of income** and, crucially, your **future earning capacity**. Why? Because, as Module 2 taught us, it's far easier to save tomorrow's pay rise than to claw back today's lifestyle. If you can see the raise coming, you can plan to capture it before it disappears into lifestyle creep.

THE SCIENCE

This is “Save More Tomorrow” in action. Future income is psychologically painless to commit because you haven't met it yet — there's no loss to feel. Map your likely income trajectory now, decide in advance what share of each future increase goes to savings or debt, and you've set a trap that catches money you'd otherwise never notice leaving.

The Fintor way — a complete income picture

Income source	What to watch for
Employment income	Salary, wages, overtime and bonuses. Always build your plan on your minimum reliable hours, not your best fortnight — treat overtime and bonuses as windfalls to capture, not income to rely on.
Allowances	Travel, tool or other allowances meant to cover work costs. Handy, but if you don't spend the equivalent, the surplus can attract tax at year end — account for it.
Investment income	Rent, dividends and interest. Useful for growing income and for spotting tax-planning opportunities down the track.
Leave entitlements	Annual and long-service leave are money you're owed — relevant for planning holidays and protection. Personal/sick leave usually isn't paid out, so don't bank on it.
Government support	Family Tax Benefit, JobSeeker, Age Pension and similar. Structure matters so current and future strategies don't accidentally reduce your entitlements.

Two practical moves make a real difference. First, **look forward**: where is your career heading, and what's the likely income in three or five years? Second, **look sideways**: is there a side hustle, a hobby that could pay, or a qualification gap that, once filled, lifts your earning power? You don't have to act on these today — you just want them on the map.

TREAT WINDFALLS LIKE A SURPRISE, NOT A SALARY

Tax refunds, bonuses, a bit of birthday money, the unexpected overtime — these feel like “free” money, which is exactly why they tend to evaporate. The trick: **decide in advance where windfalls go** (say, straight onto the home loan or into a goal account). Pre-committing means future-you doesn't have to win an argument with present-you in the heat of the moment — and present-you usually wins those.

KEY TAKEAWAYS

- ✓ Map every income source, not just your salary — and plan around your reliable minimum, not your best week.
- ✓ Identify your future earning capacity now, so you can commit to saving raises before they arrive (and vanish).
- ✓ Decide in advance where windfalls — bonuses, refunds, overtime — will go.
- ✓ Structure income with entitlements in mind so strategies don't unintentionally reduce government support.

PART 2 · KNOW YOUR NUMBERS

05

MODULE

Understanding your expenses

THE IDEA

If income is the water coming into the bucket, expenses are the holes. The goal of this module isn't to shame you about the holes — everyone has them — it's to help you see them clearly and then choose which ones to plug. The secret that makes budgeting painless is this: **not all spending is equal, and you get to decide what matters.**

THE SCIENCE

Here's where loss aversion (Module 2) becomes your friend instead of your enemy. Across-the-board “spend less on everything” budgets fail because every category feels like a loss, all at once — it's death by a thousand small sacrifices. But when you rank your spending by how much joy or value it actually delivers, a clever thing happens: you can cut hard on the bottom one or two categories — the stuff you genuinely won't miss — while fully protecting the things you love. **One deliberate trim beats ten resented ones.**

How Fintor groups your spending: Fixed, Flexible and Optional

Fintor sorts every expense into three groups, because each behaves differently and gives you a different lever to pull. The goal isn't to cut everything; it's to know which lever to use.

Category	Typical examples	How Fintor treats it
Fixed	Rent or mortgage, loan repayments, insurance, council rates, school fees	Mostly locked in the short term. Reviewed periodically for a better deal — refinancing or re-shopping insurance.
Flexible	Groceries, electricity and gas, fuel, phone and internet	Essential, but the amount is within your control — trimmed through smarter choices, not by going without.
Optional	Dining out, takeaways, entertainment, subscriptions, holidays, upgrades	The first place Fintor looks. Limiting one or two optional items you don't prioritise creates real savings, painlessly.

A quick reality check on “essential” versus “optional” spending: the line is blurrier than the budgeting gurus admit, and that's fine. A coffee can be a \$1,500-a-year habit on autopilot, or a small daily ritual that genuinely makes your life better. The point isn't to ban it — it's to make sure you're choosing it on purpose, not just on momentum. **Spend extravagantly on the few things you love, and cut mercilessly on the things you don't.** That's not deprivation; that's just good taste.

The Fintor way

Fintor's process is deliberately gentle. Rather than slashing everything, the typical approach is to limit just one or two lower-priority “optional” spending areas you don't really care about — enough to create meaningful savings, without making your life feel smaller. We also look at the **lifespan of your expenses**: some costs have a natural end date (childcare as the kids start school, a personal loan that finishes next year, the kids finally moving out). Knowing when a cost will end lets you plan to capture that money the moment it frees up — same painless “future wins” logic from Module 2.

THE “DOES THIS SPARK VALUE?” TEST

For your bottom few spending categories, ask a simple question: if this vanished tomorrow, would I actually be sad, or would I barely notice by Thursday? The barely-notice ones are free savings hiding in plain sight — the unused gym membership being the national champion. (Australians are world-class at paying for gyms we visit with the enthusiasm of a New Year's resolution and the frequency of a solar eclipse.)

KEY TAKEAWAYS

- ✓ Rank your spending by the value it delivers — then cut hard at the bottom and protect what you love.
- ✓ Loss aversion makes blanket cuts fail; targeted trims to low-value categories stick.
- ✓ Watch the lifespan of expenses, and plan to capture money when a cost naturally ends.
- ✓ Spend generously on what matters to you, ruthlessly trim what doesn't — that's optimisation, not deprivation.

PART 2 · KNOW YOUR NUMBERS

06

MODULE

Tax: the expense most people forget

THE IDEA

Quick question: what's the single largest expense most Australians will pay over their lifetime? Not their house. Not their car. **It's tax.** Yet because it's whisked out of our pay before we ever see it, most of us barely think about it — a bit like not noticing your weekly shop is 10% bigger because the GST is baked into the price tag. You don't need to become an accountant, but a working knowledge of the basics is genuinely empowering, and it's the foundation for any future tax-planning strategy.

A note before we start: this module explains how the main taxes work in general terms. It is not tax advice, and the rates and thresholds change — often each financial year. Always confirm the current figures with the ATO or a registered tax agent before acting.

The main taxes you'll meet

Tax	In plain English
Income tax (PAYG)	The big one. Australia uses a marginal system — you pay a higher rate only on each slice of income above a threshold, not on the whole lot. Your employer withholds it through Pay As You Go (PAYG) and sends it to the ATO on your behalf.
Goods & Services Tax (GST)	A flat 10% built into the price of most goods and services. You don't see it as a separate line, but you pay it every time you tap your card. It taxes spending, not income.
Capital Gains Tax (CGT)	Payable when you sell an asset (like shares or an investment property) for more than it cost you, after allowable costs. It applies in the financial year you sell, and is settled when you lodge your return.

MYTH, BUSTED — “A HIGHER BRACKET MEANS I TAKE HOME LESS”

Because the system is marginal, only the dollars *above* the threshold are taxed at the higher rate — **a pay rise always leaves you with more in your pocket, never less**. A bigger income can change other things (like some thresholds and offsets), but earning more never makes you worse off at the basic level. So take the raise.

The Fintor way

Tax sits inside cashflow management for two reasons. First, your real income is your **after-tax income** — that's the number your whole plan is built on, so it has to be right. Second, understanding your tax position is the doorway to legitimate strategies (salary sacrifice into super, deductible versus non-deductible debt, timing of investment decisions) that can reduce what you pay. Those are strategies to explore with a licensed professional once the foundation is in place — but you can't spot the opportunities if you don't understand the basics. A handy free tool for sanity-checking your take-home pay is paycalculator.com.au.

KEY TAKEAWAYS

- ✓ Tax is likely your biggest lifetime expense — understanding it is one of the highest-value things you can do.
- ✓ Australia's income tax is marginal: a pay rise always increases your take-home pay.
- ✓ Your plan runs on after-tax income, so get that number right before anything else.
- ✓ Tax rules and rates change — confirm current figures with the ATO or a registered tax agent; this isn't tax advice.

03

PART

Build the system

This is where the manual stops being theory and starts being plumbing — the accounts, the automation, the debt strategy and the buffer that make good money habits run themselves.

7 The banking structure

8 Budgeting methods compared

9 Getting on top of debt

10 Emergency funds and buffers

The banking structure: your money's plumbing

THE IDEA

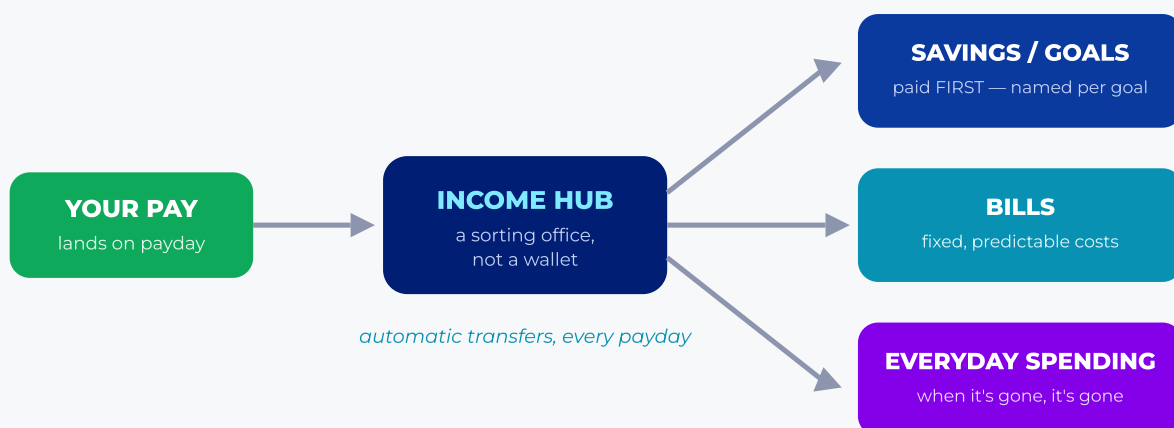
This is where the manual stops being theory and starts being plumbing. How you bank — how many accounts you have, what they're for, and how money flows between them — is one of the most underrated levers in personal finance. Most people run their entire financial life out of one account, which is a bit like having one drawer for cutlery, socks, and important documents. It technically works, until you need to find something. The right account structure, with the right automation, lets your whole plan run on autopilot.

THE SCIENCE

This module is mental accounting and defaults (Module 2) made physical. Separate, purpose-named accounts turn the mental “jars” your brain already wants to use into real ones — so savings earmarked for a goal stop looking like spending money. And automating the flow makes saving the default that happens whether or not you remember, instead of a monthly decision you have to win against yourself.

The Fintor way — a simple, effective starting structure

There's no single “correct” number of accounts — it depends on your situation, and if you have loans the structure changes (more on that in a moment). But a simple, effective starting structure looks like this:



How your pay is automatically split on payday — saving happens first, by default.

Account	Job	How it's fed
Income hub	Your pay lands here. Nothing is spent directly from it — it's a sorting office, not a wallet.	Salary in
Bills account	Holds money for fixed, predictable bills (rent/mortgage, utilities, insurance, subscriptions).	Auto-transfer on payday
Everyday spending	Your day-to-day money — groceries, fuel, coffee, fun. When it's gone, it's gone.	Auto-transfer on payday
Savings / goals	One or more accounts, each named for a goal (emergency fund, holiday, car, deposit).	Auto-transfer on payday — pay yourself first

The magic isn't the accounts themselves — it's the **automation** that connects them. On payday, your income hub automatically distributes money to each account in the right amount, before you have a chance to spend it. Saving happens first, by default; spending happens from a deliberately separate account. You're not budgeting with willpower anymore — you've built a machine that budgets for you.

If you have a home loan: offset and redraw

For homeowners, the structure gets even more powerful, because two features can quietly save you a fortune in interest:

- ▶ **Offset account** — a transaction account linked to your home loan. Every dollar sitting in it is “offset” against your loan balance, so you're charged interest on a smaller amount. Park your bills and savings buffer here and your everyday money works double duty: available to spend, but cutting your interest while it waits.
- ▶ **Redraw** — extra repayments you've made that you can pull back out if needed. Similar interest benefit, but generally less flexible than an offset and the access rules vary by lender.

How you structure loans is critical not just for interest, but for keeping future tax and investment options open — which is why Fintor treats your banking and your loans as **one connected system** rather than two separate problems.

SET IT UP ONCE, BENEFIT FOR YEARS

Setting up an account structure takes an afternoon. Automating the transfers takes ten minutes. After that, it runs itself — quietly doing the right thing every single payday while you get on with your life. It's possibly the highest return-on-effort move in this entire manual.

KEY TAKEAWAYS

- ✓ Use several purpose-named accounts, not one catch-all — it turns mental “jars” into real ones.
- ✓ Automate transfers on payday so saving happens first, by default, before you can spend it.
- ✓ If you have a home loan, an offset account makes your everyday cash reduce your interest while it waits.
- ✓ Treat banking and loans as one connected system — it protects future tax and investment flexibility.

PART 3 · BUILD THE SYSTEM

08

MODULE

Budgeting methods compared

THE IDEA

There's no shortage of budgeting “systems” out there, and the internet will happily tell you that one of them is The Only Right Way. The truth is gentler: **the best budgeting method is the one you'll actually keep using**. Here's an honest tour of the main options, what they're good at, and where Fintor lands.

Method	How it works	Best for / watch-outs
Pay yourself first	Savings come out automatically the moment you're paid; you live on what's left.	Best for: almost everyone. The behavioural winner — it makes saving the default. Fintor's structure is built on it.
50/30/20	Roughly 50% to needs, 30% to wants, 20% to savings/debt.	Best for: beginners who want a simple rule of thumb. Watch-out: the percentages are a guide, not gospel — high housing costs blow up the 50%.
Zero-based	Every dollar is assigned a job until income minus allocations equals zero.	Best for: detail-lovers who want total control. Watch-out: high effort; can feel like a second job.
Envelope / “cash stuffing”	Money split into envelopes (physical or digital) per category; when one's empty, spending stops.	Best for: curbing overspending in problem categories. Watch-out: clunky for fixed bills; the modern version is just separate accounts.

The Fintor way

Fintor's approach is “pay yourself first” supercharged with behavioural science, and importantly, it doesn't demand 100% commitment to a rigid line-by-line budget. The aim is to set the parameters you need to reach your goals, then structure your finances to generate savings and efficiencies automatically — which you can put toward lifestyle or wealth. A strict, track-every-dollar budget is only brought in when there's a clear need, and always with the reasons, benefits and trade-offs explained first. Within that, there are two flavours, chosen to fit your situation:

Approach	Best when	How it works
Save future wins	You expect your income to grow	Lock in saving tomorrow's pay rises now. Today's lifestyle is untouched; future increases are captured before they reach your spending account. (This is Save More Tomorrow in practice.)
Budget for success	Your income is likely to stay flat	Gently reduce one or two lower-priority spending areas now, and capture predictable future windfalls — like when childcare ends or a loan is paid off.

Notice that both flavours lean on structure and timing rather than gritted-teeth restraint. That's the whole point: a budget you have to suffer through is a budget you'll abandon. A budget that mostly runs itself is one you'll still have in five years.

KEY TAKEAWAYS

- ✓ The best method is the one you'll stick with — don't let perfect be the enemy of done.
- ✓ “Pay yourself first” is the behavioural champion; Fintor's system is built on it.
- ✓ Fintor doesn't demand a rigid line-by-line budget — it sets parameters and automates the rest.
- ✓ Choose “save future wins” if income will grow, or “budget for success” if it's flat — both rely on structure, not suffering.

PART 3 · BUILD THE SYSTEM

09

MODULE

Getting on top of debt

THE IDEA

Debt has a bad reputation, but it isn't all the same. There's a world of difference between a sensible home loan that lets you own a place to live, and a \$2,000 balance on a 22% credit card that you're paying off one minimum repayment at a time (and, at that rate, will be saying hello to for roughly the next decade). Getting on top of debt starts with telling the two apart.

Type	Examples	The general view
“Good” / efficient debt	Home loan, sometimes investment loans	Lower interest, often tax-considerations attached, used to acquire an appreciating or income-producing asset. Manageable as part of a plan.
“Bad” / inefficient debt	Credit cards, personal loans, “buy now pay later”, car loans	Higher interest, non-deductible, used for things that lose value. The priority to reduce, fast.

The key technical distinction is **deductible versus non-deductible**. Interest on a loan for an income-producing investment may be deductible; interest on the car you drive to the beach is not. Fintor's structure prioritises paying down non-deductible ("bad") debt as quickly as possible, because every dollar cleared there is a **guaranteed, tax-free return equal to the interest rate** — and a credit card charging 20% is a better "investment" to pay off than almost anything else you could chase.

THE SCIENCE — AVALANCHE VS SNOWBALL

Two popular pay-down strategies, and the behavioural twist:

The avalanche

Attack the **highest interest rate** first. Mathematically optimal; saves the most money.

The snowball

Attack the **smallest balance** first. Mathematically slightly worse, but psychologically powerful: knocking out a whole debt early gives you a quick win and the motivation to keep going.

Which is "right"? **Whichever one you'll finish**. The avalanche wins on a spreadsheet, but if a couple of fast wins are what keep you in the game, the snowball can be the smarter human choice. This is loss aversion and motivation working together — momentum matters more than a few dollars of theoretical efficiency.

The Fintor way

Fintor combines a structured pay-down plan with a banking structure that stops new bad debt forming in the first place (an everyday account you can't overspend beats relying on self-control at the checkout). A word of caution on **debt consolidation**: rolling several debts into one lower-rate loan can genuinely help, but only if you don't then run the cleared cards back up — otherwise you've simply made room for more. As always, the structure is there to protect you from the most predictable version of yourself.

KEY TAKEAWAYS

- ✓ Not all debt is equal — separate efficient (home/investment) from inefficient (cards, personal loans, BNPL).
- ✓ Clearing high-interest, non-deductible debt is a guaranteed, tax-free return — make it the priority.
- ✓ Avalanche saves the most money; snowball builds the most momentum. Pick the one you'll actually finish.
- ✓ Pair pay-down with a structure that prevents new bad debt; be cautious with consolidation.

Emergency funds and buffers

THE IDEA

Life has a sense of humour, and it's usually expensive. The car needs new brakes the same week the fridge dies and the dog eats something it shouldn't have. An emergency fund is the buffer that turns these from financial disasters into mild annoyances. It's the single most important piece of financial protection you can build, and it comes **before any investing** — because there's no point planting a tree if the first storm uproots it.

THE SCIENCE

An emergency fund isn't just financial protection; it's **psychological protection**. Research consistently links even a modest savings buffer to lower financial stress and better decision-making — when you're not one surprise away from the edge, you stop making panicked, expensive choices (like reaching for a payday loan, or selling a good investment at the worst possible time). A buffer buys you calm, and calm is when people make their best money decisions.

The Fintor way — practical guidelines

- ▶ **How much?** A common rule of thumb is three to six months of essential expenses. If your income is variable or your job is less secure, aim higher; a rock-solid dual income can sit at the lower end. Start with a first milestone of \$2,000 for genuine emergencies, then build from there — a small buffer beats a perfect plan you never start.
- ▶ **Where to keep it?** Somewhere safe, separate and accessible — not invested in shares, and not so handy that it funds a “mini-emergency” called online shopping. For homeowners, an offset account is often ideal: instantly available, and reducing your loan interest while it sits there.
- ▶ **What counts as an emergency?** A broken-down car, an unexpected medical bill, a sudden loss of income — yes. A sale at your favourite shop — respectfully, no. Defining this in advance keeps the fund intact for what it's actually for.

BUFFER FIRST, THEN BUILD

It's tempting to chase investment returns before you've built a buffer, but that's backwards. Without a buffer, the first unexpected bill forces you to either take on bad debt or sell an investment at a bad time — undoing months of progress. Build the buffer first; it's the foundation that lets everything above it stay standing when life does its thing.

KEY TAKEAWAYS

- ✓ An emergency fund turns financial disasters into minor annoyances — build it before you invest.
- ✓ Aim for three to six months of essential expenses; start with a \$2,000 milestone and grow it.
- ✓ Keep it safe, separate and accessible — an offset account is ideal for homeowners.
- ✓ A buffer protects your decisions as much as your wallet: calm people make better money choices.

PART

04

Make it stick and grow

Goals that pull you forward, compounding that does the heavy lifting, and the habits — through every life stage — that keep the whole system running next March, and the March after that.

11 Setting goals you'll reach

12 Saving & compounding

13 The life stages

14 Mistakes & myths

15 Making it stick

11

MODULE

Setting goals you'll actually reach

THE IDEA

A budget without a goal is a diet without a reason — technically possible, but you'll quit the moment it gets hard. “Save money” is not a goal; it's a vague hope, and your brain treats vague hopes the way it treats New Year's resolutions. **Goals give your money a purpose**, and purpose is what gets you through the Tuesday when you'd rather just buy the thing.

THE SCIENCE

Specific, vivid goals beat fuzzy ones because they make the future feel real enough to compete with the present (remember present bias from Module 2 — the future has to feel concrete to stand a chance against a present-day temptation). “A house deposit of \$60,000 by December 2028” pulls harder than “save for a house,” because you can picture it, measure it, and feel yourself getting closer. The classic shorthand is **SMART** goals: Specific, Measurable, Achievable, Relevant and Time-bound.

Make every goal SMART

It's worth making that checklist explicit, because a goal that ticks all five is one your cashflow plan can actually act on:

Element	What it means	Weak → strong
Specific	Exactly what you're aiming for	“Save more” → “Build a house deposit”
Measurable	A number you can track	“...a deposit” → “...a \$60,000 deposit”
Achievable	Realistic for your income and timeframe	A genuine stretch, but possible on your cashflow
Relevant	Tied to an objective that matters to you	Supports the life you want — not someone else's milestone
Time-bound	A deadline that creates focus	“...someday” → “...by December 2028”

From objectives to goals to accounts

Fintor always starts with the **objective** — the real-life outcome you're after, like “own our own home” or “retire at 60 without worrying about money.” A goal is simply the measurable, time-bound expression of that objective: the \$60,000 deposit by December 2028. Structuring goals this way keeps your budget pointed at what you genuinely care about, rather than saving for its own sake. The chain is always the same — **objective, then SMART goal, then its own named account, then an automatic payday transfer** — so every dollar you set aside is quietly working toward something that matters.

The Fintor way — sort goals by time horizon

Horizon	Examples	Where the money tends to live
Short term (0–2 yrs)	Emergency fund, holiday, new appliance	Safe and accessible — savings or offset account.
Medium term (2–7 yrs)	Home deposit, wedding, car	Depends on the timeframe and your comfort with risk — a conversation worth having with an adviser.
Long term (7+ yrs)	Retirement, kids' education, financial independence	Where longer-term strategies and super come into play — beyond budgeting, into wealth creation.

Then comes the move that ties this whole manual together: **connect each goal to its own named account from Module 7, and automate a transfer to it every payday**. Now your goals aren't relying on leftover money at the end of the month (spoiler: there's rarely any leftover money). They're funded first, automatically, and you can watch each one fill up — which is its own quiet motivation.

KEY TAKEAWAYS

- ✓ Vague goals fail; specific, time-bound (SMART) goals give your money a purpose worth sticking to.
- ✓ Sort goals by horizon — short, medium, long — because the timeframe changes where the money should sit.
- ✓ Give each goal its own named account and an automatic payday transfer, so it's funded first, not last.
- ✓ Longer-term goals shade into wealth creation and super — worth a conversation with a licensed adviser.

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MODULE

The power of saving and compounding

THE IDEA

If this manual has a superpower to sell you, it's this one — and unusually, it's completely real.

Compounding is the process of your savings earning returns, and then those returns earning returns of their own. It starts slowly enough to feel almost pointless, and then, given time, it goes a bit ridiculous. Albert Einstein is often (probably apocryphally) credited with calling compound interest the eighth wonder of the world; whoever said it, they had a point.

THE SCIENCE (WELL, THE MATHS)

The two ingredients compounding feeds on are **amount** and, above all, **time**. Time does the heavy lifting — which is why starting earlier, even with smaller amounts, usually beats starting later with bigger ones. The flip side is the sobering version: the same force works in reverse on debt. Compounding is why a small, consistent saving habit can grow into something life-changing, and equally why minimum repayments on a high-interest card can keep you treading water for years. The mechanism is identical; only the direction changes.

A tale of two savers

Imagine two people who each save **\$200 a month** into an account earning 4% a year. The only difference is when they start: **Mia begins at 20**, **Sam at 35**. Both stop adding new money at 65 — and look what those 15 extra years do.

BALANCE OVER TIME — \$200/MONTH AT 4% P.A.

— Mia (starts at 20) — Sam (starts at 35)



Why starting early matters. Adjust the assumed return in the Tweaks panel. Illustrative only — real returns vary and are never guaranteed.

	Mia — starts at 20	Sam — starts at 35
Monthly saving	\$200	\$200
Years saving (to age 65)	45 years	30 years
Total they put in	\$108,000	\$72,000
Balance at 65 (at 4% p.a.)	≈ \$302,000	≈ \$139,000
Of which is growth	≈ \$194,000	≈ \$67,000

Mia ends up with about **\$163,000 more** than Sam — yet she only put in \$36,000 more along the way. The rest, around \$127,000, is pure compounding, earned simply by giving her money more time. That's the whole point: **when you start matters even more than how much you start with.**

THIS WORKS EVEN HARDER ON DEBT

The same compounding force runs in reverse on money you owe — and there it's often even stronger, because high-interest debt tends to compound against you faster than savings compound for you. That's why clearing it can be one of the highest-value moves you make. We cover how to put this to work in the separate Debt manual.

A note on numbers and honesty: the figures above are illustrative only. They assume a steady 4% return every year, which real markets never deliver in a straight line — returns vary and are never guaranteed. Investment values can fall as well as rise, and fees and tax will affect the result. The example is here to show the principle — start early, be consistent, let time work — not to promise a number. To model your own situation, ASIC's free Moneysmart compound-interest and savings calculators are excellent and unbiased.

The Fintor way

Cashflow management is what makes compounding possible in the first place. You can't harness it without a consistent surplus to invest, and you can't generate a consistent surplus without structure. There are two levers entirely within your control: **start now** (time is the one input you can never get back), and **automate increases** so that, as your income grows, your saving grows with it — quietly, before lifestyle creep gets its hands on the money. Do those two things and you've set the most powerful force in finance to work on your side.

KEY TAKEAWAYS

- ✓ Compounding means your returns earn returns — slow at first, then remarkable, given enough time.
- ✓ Time matters more than amount: starting earlier usually beats starting bigger but later.
- ✓ The same force works against you on high-interest debt — which is why clearing it is so valuable.
- ✓ Real returns are never guaranteed; model your own with Moneysmart's free calculators rather than chasing a promised figure.

PART 4 · MAKE IT STICK AND GROW

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MODULE

Budgeting through the life stages

THE IDEA

Your budget isn't a statue; it's a living thing that should change as your life does. The structure and principles in this manual stay constant, but the dials get adjusted at each stage. What follows isn't a set of rules — it's a tour of the typical pressures and opportunities, so you can see what's coming and plan for it rather than be surprised by it.

Life stage	Typical focus	The opportunity
Starting out (under ~30)	Often lower income, possibly HECS-HELP, building habits	Time is your greatest asset — habits and saving started now compound for decades. The single best stage to begin.
Coupling up	Merging finances, bigger combined income, maybe a first home	Combined income can supercharge saving — but only if lifestyle creep doesn't absorb it first. Capture the surplus early.
Family years	Highest-cost stage — kids, mortgage, single or stretched incomes	Cashflow structure matters most here. Plan for costs with an end date (childcare, school fees) so you can capture the relief when it comes.
Established (50s)	Peak earning, kids becoming independent, eyes on retirement	Often a surge in saving capacity as costs fall away — the prime time to capture freed-up income before it's re-absorbed.
Pre-retirement	Maximising the run-in to retirement	Cashflow clarity underpins decisions about super, transition-to-retirement and Centrelink — best made with a licensed adviser.

The thread running through every stage is the same Module 2 lesson: **when a cost ends or income rises, that freed-up money is a window**. Capture it deliberately and it builds your future; leave it to chance and lifestyle creep will find a use for it within a fortnight. A budget reviewed once a year, and whenever life changes (a new job, a baby, a move), stays useful. One set and forgotten for a decade slowly drifts out of shape.

KEY TAKEAWAYS

- ✓ The principles stay constant; the dials change with each life stage — review at least yearly and at big changes.
- ✓ Starting young is a superpower because time compounds habits and savings for decades.
- ✓ Family years demand the most structure; plan for costs that will end so you can capture the relief.
- ✓ Pre-retirement decisions (super, TTR, Centrelink) build on cashflow clarity — get licensed advice for these.

PART 4 · MAKE IT STICK AND GROW

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MODULE

Common mistakes and money myths

THE IDEA

Even with the best intentions, there are a handful of traps that catch people again and again. Knowing them in advance is half the battle. Here's a frank rundown of the greatest hits.

Common mistakes

- ✗ **Budgeting from estimates.** Building a plan on what you think you spend rather than the real numbers. (See Module 3 — this is the big one.)
- ✗ **Relying on willpower.** Hoping to “be more disciplined” instead of building a structure that doesn't need discipline.
- ✗ **The all-or-nothing budget.** Going so extreme that you burn out in three weeks and swear off budgeting forever, like a crash diet for your wallet.
- ✗ **Investing before building a buffer.** Chasing returns with no emergency fund, so the first surprise undoes everything.
- ✗ **Letting lifestyle creep win.** Spending every pay rise the moment it arrives, then wondering where it all went.

Money myths, busted

The myth	The reality
“A pay rise can push me into a higher bracket and leave me worse off.”	No. Australia's marginal system taxes only the dollars above each threshold — a raise always increases take-home pay.
“Budgeting means I can never enjoy anything.”	The opposite — it means spending guilt-free on what you love, because you've planned for it.
“I don't earn enough to budget.”	Lower incomes benefit most from structure, because every dollar has to count. Budgeting isn't about how much you earn; it's about directing what you have.
“I'll start when I earn more.”	Lifestyle creep means “more” rarely feels like enough. The habit, started now at any income, is what matters.
“Carrying a small credit-card balance helps my credit score.”	It mostly just costs you interest. You don't need to carry a balance to build a good credit history.

KEY TAKEAWAYS

- ✓ The biggest mistakes are budgeting from guesses, relying on willpower, and going all-or-nothing.
- ✓ Build a buffer before you invest, and capture pay rises before lifestyle creep does.
- ✓ A raise never leaves you worse off, and budgeting is about freedom to spend on what matters — not deprivation.
- ✓ Any income benefits from structure, and the best time to start is now, not “when I earn more”.

PART 4 · MAKE IT STICK AND GROW

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MODULE

Making it stick

THE IDEA

Knowing all this is one thing; still doing it next March is another. The good news is that if you've built the structure from Part 3, most of the “sticking” is already handled — that's the entire point of automation. But a few habits keep the whole thing healthy over the long haul.

THE SCIENCE

Behavioural research is clear that lasting change comes from **better systems, not greater heroics**. The people who succeed with money long-term aren't the ones with iron willpower — they're the ones who designed their environment so the right thing happens by default and the wrong thing takes effort. You've done the hard design work; now you just keep the machine oiled.

The Fintor way — habits that keep it running

- ▶ **Automate everything you can.** Every transfer you automate is a decision you never have to make again — and a temptation you never have to resist.
- ▶ **Do a monthly five-minute check-in.** Not a forensic audit — just a quick glance to confirm the plan is on track and nothing's drifted. (The monthly review checklist in the toolkit makes this painless.)
- ▶ **Review properly once a year, and at every big change.** A new job, a baby, a move, a pay rise — each is a moment to adjust the dials and capture new surplus.
- ▶ **Expect to wobble, and don't quit.** One blown-out month (hello, December) isn't failure — it's life. The structure is still there; just carry on next payday. Progress beats perfection every time.
- ▶ **Get help for the big decisions.** Budgeting is something you can absolutely run yourself. But when it comes to protection, investing, super and retirement, a licensed professional earns their keep — and having done the groundwork in this manual, you'll get more from that advice for less.

YOU'VE DONE THE HARD PART

If you've read this far, you already understand more about cashflow than most people ever will. The leap from here is small but real: **pick one thing** — open a savings account, hunt down a forgotten subscription, automate one transfer — and do it this week. Momentum is its own reward, and the best financial plan is the one you actually start.

KEY TAKEAWAYS

- ✓ Sticking with it comes from good systems, not willpower — and you've already built the system.
- ✓ Automate relentlessly, check in monthly for five minutes, and review fully once a year or at big changes.
- ✓ A bad month isn't failure; just carry on next payday. Progress beats perfection.
- ✓ Run the budgeting yourself, but bring in a licensed professional for protection, investing and retirement.

THE

Toolkit

Worksheets, checklists & reference

Print these out, scribble on them, stick them on the fridge. They turn the manual from something you read into something you use.

-
- + Money snapshot & goal planner worksheets
 - + Banking-setup & monthly review checklists
 - + Plain-English glossary
 - + References & important information

WORKSHEET 1

Your money snapshot

Fill in your real monthly figures (check your accounts — don't guess). Income minus total outgoings is your current surplus or shortfall.

Item	\$ per month
INCOME	
Take-home pay	
Other income (rent, dividends, side income)	
Total income	
FIXED	
Rent / mortgage	
Insurance	
Loan & card repayments	
Council rates	
FLEXIBLE	
Groceries	
Electricity, gas & water	
Phone & internet	
Transport / fuel	
OPTIONAL	
Dining out & takeaway	
Entertainment & subscriptions	
Shopping & upgrades	
Other optional	
Total outgoings	
Surplus / shortfall	

Set it up, keep it running

Checklist 1 · Set up your banking structure

- Open (or designate) an income hub account where your pay lands.
- Set up a separate bills account for fixed, predictable costs.
- Set up an everyday spending account for day-to-day money.
- Open one or more named savings/goal accounts (e.g. "Emergency", "Holiday").
- Calculate how much each account needs per pay cycle.
- Automate transfers from the income hub on payday — savings first.
- If you have a home loan, ask your lender about an offset account.
- Find and cancel at least one forgotten subscription. (Bonus points for two.)

Checklist 2 · Monthly five-minute review

- Did all automatic transfers go through as planned?
- Any unusual or surprise spending this month? Why?
- Are the goal accounts growing as expected?
- Any new subscriptions or creeping costs to trim?
- Any upcoming change (pay rise, big bill, life event) to plan for?

WORKSHEET 2

Goal planner

Goal	Target \$	By when	Account name	\$ / payday

GLOSSARY

Plain-English glossary

Cashflow management — Understanding what you earn and spend, and structuring your finances so saving and goals happen automatically.

Redraw — Extra home-loan repayments you've made that you may be able to withdraw later; access rules vary by lender.

Deductible debt — Debt where interest may be tax-deductible because it's tied to an income-producing investment.

Marginal tax rate — The rate applied to each slice of income above a threshold — not to your whole income.

Capital Gains Tax (CGT) — Tax on the profit when you sell an asset for more than it cost you.

Lifestyle creep — The tendency for spending to rise to match income, so pay rises get absorbed rather than saved.

Salary sacrifice — Arranging for part of your pre-tax salary to go somewhere (often super) before tax is applied.

Offset account — A transaction account linked to your home loan; its balance reduces the loan amount you're charged interest on.

Non-deductible (“bad”) debt — Debt where the interest can't be claimed as a tax deduction (e.g. credit cards, car loans) — usually the priority to clear.

PAYG — Pay As You Go — the system where your employer withholds income tax from your pay and sends it to the ATO.

GST — Goods and Services Tax — a flat 10% included in the price of most goods and services.

Compounding — When your returns earn returns of their own over time — the engine behind long-term saving (and high-interest debt).

Emergency fund — A buffer of accessible savings (commonly 3–6 months of essential expenses) for genuine surprises.

Statement of Advice (SoA) — The formal document a licensed adviser provides setting out personal financial advice.

GO DEEPER

References & further reading

Behavioural finance

Thaler, R. H. & Benartzi, S. (2004), “Save More Tomorrow™: Using Behavioral Economics to Increase Employee Saving”, *Journal of Political Economy*

Thaler, R. H. — *Mental accounting* (1985; Nobel Prize in Economics, 2017)

Kahneman, D. & Tversky, A. — *Prospect theory and loss aversion*

Present bias, defaults and choice architecture — *The Decision Lab*

Australian data & tools

ASIC Moneysmart — independent guidance, budget planner and calculators

moneysmart.gov.au

Australian Taxation Office — tax and super rules and current figures

ato.gov.au

ASFA Retirement Standard (December 2025 quarter)

superannuation.asn.au

ABS — Monthly Household Spending Indicator & living-cost releases

abs.gov.au

National Debt Helpline — free financial counselling (1800 007 007)

ndh.org.au

Figures cited throughout are current as at the dates shown and will change — confirm the latest before relying on them.

IMPORTANT INFORMATION

Please read this carefully

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READY TO TAKE CONTROL OF YOUR CASHFLOW?

**Pick one thing and do it this week.
The best financial plan is the one you
actually start.**

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