



### Funeral attendance etiquette

The loss of a friend, colleague, relative or loved one is difficult to go through, and for many of us, attending a funeral service can be an added cause of anxiety. To help, we have put together a funeral attendance guide so you can be sure that your personal conduct is appropriate and respectful.

26 May 2015



### How to prepare a funeral slideshow

Create a slideshow presentation to give tribute to a loved one who has passed away.

20 May 2015



### Cheapest cars to run

Insurance, registration, fuel and maintenance costs are all part of the total annual cost of owning a car. Choose a car that suits your budget.

19 May 2015



### Are you ready to be a parent?

Are you contemplating parenthood? If you are contemplating being a parent, read about budgeting for a baby and getting your finances in order.

11 May 2015



### Australian pool rules

What are the new Australian pool rules? Australia is cracking down on pool requirements. Read our guidelines to ensure your pool is up with certifications.

08 May 2015



### The irrational cost of love

Recent research conducted for Real Insurance reveals that young Australian couples are short terms thinkers when it comes to their finances surrounding their wedding day.

27 March 2015



### Best cars for insurance

Best cars for car insurance. Discover what types of cars offer the best value on car insurance. From make and model, to safety ratings, history and more.

27 March 2015



### How to save money on car repairs

Reduce car repair expenses. Vehicle maintenance can put a real dint in your finances. Read our top tips on how to save money on car repairs.

25 March 2015



### What a car really costs to own

What a car really costs to own. Considering buying a car? Here are all the costs you can expect to pay when buying a car. Find out more with Real Car Insurance.

23 March 2015



### Australia's top 10 family dog breeds

They say a house isn't a home without a pet. Here are some of Australia's favourite family dogs and reasons why we love our furry friends.

13 March 2015



### What's the power of positive thinking?

The Power of Positive Thinking. Discover how the power of positive thinking and how positive self-talk could help create a happier life.

09 March 2015



### Daily habits of successful people

Daily habits of successful people. What is the secret to success? Is there a magic formula to catapult us into the realm of high flying entrepreneur? Motivate yourself to reach your goals.

09 March 2015

1

2

3

4

5

6

7

8

9

10

...

>

# Funeral attendance etiquette

By Real Insurance | 26/05/2015 11:15:48 AM

The loss of a friend, colleague, relative or loved one is difficult to go through, and for many of us, attending a funeral service can be an added cause of anxiety. With so many different styles and traditions it is difficult to be sure of what will happen on the day and of the appropriate actions to take. But funerals are an important part of the grieving process, giving people an opportunity to say farewell and to pay their respects to the family.



To help, we have put together a funeral attendance guide so you can be sure that your personal conduct is appropriate and respectful. It is not easy to farewell someone close to you, but saying goodbye can be a little easier when you are confident of what to say and do at the funeral service.

## Arrival

Try to arrive at the funeral service at least 15 minutes before it is scheduled to start. This will give you time to park your car, greet relatives and friends and be seated in time for the ceremony to begin. Your readiness to be part of the proceedings will be seen as a mark of respect for the person who is being laid to rest and will help the loved ones as well as the funeral director to keep to their schedule for the day.

It is important to remember that the relatives and close friends will be in the front rows at a funeral service. If you are not part of this group, take a seat further towards the back of the room, leaving space for the primary mourners.

# Clothing

While wearing black is no longer a requirement at most funerals, it is still good practice to wear neat, modest, plain-coloured clothing that is not too casual. Be aware that brightly coloured or unusual apparel may draw attention to you and be considered inappropriate or even disrespectful. If you are attending a funeral of a faith or ethnicity that is unfamiliar to you, then it is a good idea to seek further information about specific funeral traditions. The funeral director responsible for the ceremony is a good person to ask. Otherwise, contact a religious or cultural organisation with knowledge and understanding of the relevant customs.

# Knowing what to say

Sometimes, when people are very upset about the loss of a loved one, it can be difficult to find the right words to comfort them. If you are in doubt or feel awkward, just keep it simple. Try something like "Mary and I were colleagues at XYZ. She was a lovely person. I am so sorry for your loss." If this is too difficult, simply saying "I am so sorry for your loss" is perfectly fine.

# Crying

It is quite acceptable to show sadness and to cry at a funeral. However, if you find you are so upset that attention is directed towards you and away from the closest of kin, take a break, go outside and return to the service once you have regained control of your emotions. Drink water, breathe deeply or go for a short walk if you need to calm down.

# The wake

The purpose of a wake is to celebrate the life of a person who has passed away and will usually include food, drinks and sometimes speeches. But remember, it is still a commemoration of a life lost and the focus should be on the grieving relatives. Ensure that you approach the family on arrival and offer them your condolences.

# Helping the bereaved

If you want to help those mourning the loss of a loved one it is best to be specific. Try to imagine what their particular needs might be. You could provide help with meal preparation, child care or pet care, or communicate important information to relatives and friends about the funeral arrangements and related activities. You could also offer to drive the bereaved to appointments or run errands in the days before and after the funeral when they might prefer not to drive themselves. Rest assured that most people will be very grateful for your kindness and to have been offered care and support during their time of loss.

Attending a funeral is a difficult but important part of the grieving process. Just remember, by being there you are expressing your sympathy and support to the next of kin and showing respect for the person who has passed away.

If you are interested in learning about your funeral insurance options, [request an information pack](#) or [get a quick quote online](#).

---



# Cheapest cars to run

By Real Insurance | 19/05/2015 7:00:00 AM

Buying a car is one of the most significant purchases you will make in life and it can be both an exciting and rewarding experience. Whether you are buying your first car, upgrading to a family vehicle or downsizing for retirement, it is important to choose a car that suits your budget and lifestyle and to think about what the ongoing costs will be.



Insurance, registration, fuel and maintenance costs are all part of the total bill and once these necessary expenses have been added together even a small car can end up costing hundreds of dollars per week to run. So we've put together some information to help you assess those ongoing expenses. That way, you will be free to enjoy your new car in the knowledge that your costs are accounted for and that you have kept within a budget that is manageable for you.

## Insurance

There are four main categories of car insurance to be aware of when considering the overall running costs of your vehicle. They are compulsory third party, comprehensive, third-party property, and fire and theft insurance.

All cars registered in Australia must have compulsory third party (CTP) insurance to protect you against liability for death or injury caused during an accident. However, the need for other categories of insurance will depend on the type of car you buy.

So how do you work out exactly what type of insurance is right for you? This will depend entirely on the value of your car and what you want from your policy. If your car is worth less than your insurance policy then you might consider third-party property alone, but if you purchase a brand new vehicle straight from the showroom floor, you will no doubt be looking for comprehensive cover.

Insurance premiums for the various types of cover are based on factors such as make and model, safety rating, desirability, availability of parts and even fuel consumption. It is worth doing your research to see how you can keep your insurance premiums down as they are a major consideration in the ongoing costs of your vehicle.

# Registration

The inclusion of compulsory third party insurance in the Australian registration system makes this part of vehicle upkeep quite expensive. However, it is a very important inclusion as it covers injuries sustained by others in an accident. Car registration costs otherwise vary from state to state and will be determined by factors such as whether the vehicle is classified as light or heavy, whether it is used for personal or business purposes, and its age. A newer model small car such as a Toyota Yaris or Hyundai i30 purchased for personal use will incur cheaper registration fees than an Isuzu MU-X people mover or Land Cruiser 4WD used for business purposes. Have a look at your state level motor registry website to work out specific costs.

# Fuel

Your fuel expenses will depend primarily on how far you drive each week and on the fuel efficiency of your vehicle. Fuel efficiency comes down to how many kilometres your car travels per litre of fuel and is a major consideration in the ongoing running costs of a car. Keep a log of the kilometres you do each week and work out the average distance you travel. Then, when you look around for a new car, you can check its fuel efficiency, estimate how many refills you will need per month, and get a good idea of your overall fuel costs.

# Maintenance and repairs

When it comes to maintenance and repairs, look for makes and models with common, easy-to-find and Australian-made parts. Holden, Ford and Toyota cars, for example, have lower repair costs because the parts are Australian made and easier to replace.

It pays to do some research into which makes and models top the list for reliability, too. After all, the fewer unscheduled repairs you require the more you'll save over the life of the vehicle. Also find out if your car is under manufacturer warranty and what is included. If your new or used car is covered by such a warranty then some maintenance and repair work will be paid for by the manufacturer. Be sure to read it carefully as only some repairs, such as for electrical faults, will be covered. You will also have to keep up with scheduled services in order to keep your warranty valid.

Owning your own car is an important financial commitment and it pays to think carefully about the ongoing costs you will have to cover. Once you have done a thorough assessment of all the associated expenses you will be able to make a good decision about what car suits you.

You can get an [online car insurance quote](#) now with Real Insurance. Using our online quote tool, you can compare our different types of car insurance. Be sure to read our Product Disclosure Statement for information to help you decide which type of cover is right for you.

---

# Best cars for insurance

By Real Insurance | 27/03/2015 7:22:03 AM

There is a lot to know when it comes to car insurance policies and premiums, and sifting through all of the available information and advice can be a time-consuming task. So we've done the hard work for you and put together a summary of the main factors that will determine how much you pay. You can use this information to help you work out the types of vehicles that are best suited to your lifestyle and that fit within your personal budget.



Let's have a closer look at these key considerations.

## Make and model

The make and model of your car will have a major impact on your insurance costs. Basically, lower value, lower performance vehicles and vehicles with smaller engines are cheaper to insure. The Hyundai i30, Ford Focus and Peugeot 308 all meet these criteria and are cars you might consider if you want to keep costs down. Also remember that cars with steel body parts are cheaper to repair than those with aluminium parts, and if your car is cheaper to repair then your insurance premiums will be lower.

## 5 star safety rating

Buying a car with a 5 star safety rating will also reduce your premiums. The Australian New Car Assessment Program (ANCAP) tests cars for serious front and side crashes. Most new vehicles have excellent ANCAP ratings but if you buy an older model second hand car, a lower safety rating is likely to increase your insurance costs. In short, a new car will cost more upfront, but with excellent safety credentials, your ongoing expenses will be reduced.

## History

Some cars are less likely to be involved in accidents and are therefore cheaper to insure. Station wagons and family sedans tend to have lower premiums because they are driven by safety conscious people and are involved in fewer crashes. The Subaru Liberty Wagon, Toyota Camry and Honda Odyssey for example, can attract lower premiums because of their family car status and low accident rate. So if you are looking for a family vehicle, then one of these options might suit you if you are trying to keep your premiums down.

## Desirability

Cars that are less likely to be stolen are cheaper to insure. A Nissan Skyline or Holden Commodore HSV might be your idea of a dream ride, but if you want to keep your ongoing expenses to a minimum it would be wise to consider a more conservative car. Sports vehicles such as these top the list for theft. There are lots of cars on the market these days that have modern European design features, streamlined sporty looks and smaller, more economical engines. Vehicles such as the Holden Cruze, Mazda 3 and Volkswagen Polo are a very popular choice for those who want a sporty looking car on a budget.

## Australian made

Australian cars such as Holden, Ford and Toyota are cheaper to insure as they have parts that are easier to replace. Whether you are looking for a smart city runabout, a van for the growing family, or a touring vehicle for those long weekend drives, there are plenty of good quality Australian cars on the market to suit your individual needs.

## Fuel efficiency

Fuel efficient cars are sometimes rewarded with cheaper premiums because they are better for the environment. A vehicle that consumes less than 6 litres per 100 kilometres is considered good, and both the Volkswagen Polo and Nissan Infiniti meet this criterion. So why not go green? It will be good for both the environment and your pocket.

Choosing the right car really is a big deal and it is important to think about the insurance premiums you will continue to pay long after you have been handed the keys and taken your car for that first drive. The vast amount of information and advice out there can be overwhelming, but with a little bit of research you are sure to find the type of vehicle that is right for you and then choose an insurance policy and premium that suits your individual circumstances. Good luck and happy driving!

Real Insurance can help you with [online car insurance quote](#). Using our online quote tool, you can compare our different types of car insurance. Be sure to read our [Product Disclosure Statement](#) for information to help you decide.

---

What's the power of positive thinking?

Real Insurance digital campaign

Saturday, 23 May 2015 17:18

# What's the power of positive thinking?

By Real Insurance | 9/03/2015 10:08:45 AM

If one positive thought can change the course of a whole day then imagine what 100 can do! Our self-talk affects us deeply and when we take charge of it we start to see some amazing results.

Let's talk about the power of positive thinking and just how great it feels to bring out the optimist within.



## Live longer

Positive thinking is good for our health. When we turn our thoughts to the upside of life we sleep well, rejuvenate our bodies and reduce the risk of heart disease, heart attack, and even the common cold. Just five minutes of quiet reflection can help to calm the senses and send your thoughts in the right direction. Relax your mind, relax your body, and use the power of positivity to live a longer, happier, healthier life.

## Be happy

Start each day with a happy thought. Remind yourself of your goals, your strengths and the things that make you smile. Daily affirmations are like food for the soul. When people believe in themselves and are content with who they are, it shows in the way they walk, the way they talk and in the way they treat others. Repeat your affirmations every day and you'll pave the way to success, happiness and good relationships.

## Achieve success

Positive thinking is a recipe for success. People who reach their goals are positive about the present, the future and even about the challenges of life. Why not be inspired by motivational speakers like [Anthony Robbins](#) or pick your own inspirational topic on [TedTalks](#). Think positive and success will come your way.

## Increase energy

Are you tired? Do you sometimes feel unwell for no good reason? It could be your mindset that's getting you down. Your thinking can really impact on your energy levels, but if you stop, be mindful and turn those thoughts around, you'll soon feel revved up and ready to go. Modern life is busy and many of us struggle to keep up the pace, but with upbeat thinking you might just boost your energy levels and stay at the front of the pack.



## Stress less

Positive thinkers cope better with stress. By focussing on solutions and seeking advice they work through their challenges before things get out of hand. Why not talk to a friend or colleague, or seek advice from an expert? It will serve you well now and you'll stress less next time you're faced with a tricky situation. It's all in the mind.

## Get through the tough times

Life can be tough but if you keep your thoughts positive you'll get through the tough times without going under. It's not about turning a blind eye to life's unknowns, it's about thinking them through and taking action. We all do our best to care for the things that matter most like our health, finances, home and family, but sometimes we wonder how we can keep them safe and secure. Start now by making sure your [life](#), [home](#) and [income insurance](#) policies are up to date and rest easy about the future.

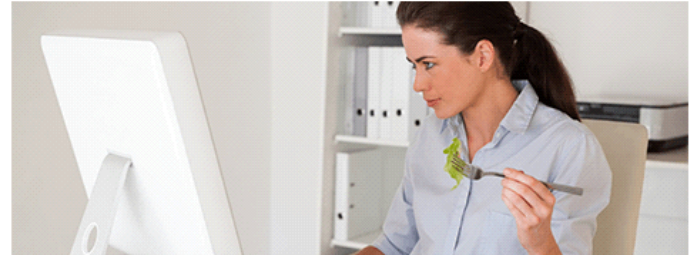
Take time to focus on the good things in life, be happy with who you are, and celebrate the power of positive thinking.

---

# Daily habits of successful people

By Real Insurance | 9/03/2015 9:46:38 AM

What is the secret to success? Is there a magic formula to catapult us into the realm of high flying entrepreneur? Probably not, but there are a few daily activities we can all do to give us the best chance of reaching our full potential. In a few simple steps you'll feel energised, motivated, and ready to reach for your goals.



## Exercise

They say happiness comes from good health and so does success. People who reach their full potential take care of their minds and bodies as a top priority and they don't let it slide. Exercise gets your endorphins going, puts oxygen in the lungs and gives the all-important benefits of increased concentration and thinking power. Choose an activity that gets you pumped – try walking, yoga, or a high energy gym class – and make time to do it every day.

## Eat well

Fresh, wholesome, natural food. That's the mantra of people who get the most out of life. Your body really is your temple and if you nourish it well you'll set the foundations for a productive and successful future. There are some great apps to help you track your food habits and guide you into better choices. From calorie counters to recipe logs there's sure to be something that suits your needs. Healthy eating can be affordable and fun. Make the change today.

## View challenges as opportunities

Great fulfilment comes from getting through the challenges of life. When you push through the tough times you open your minds to new ways of thinking and that leads to innovation. Face those obstacles head on, learn from the experience and you'll soon feel the power of success. It's not always easy, but as they say, 'no pain, no gain'.

## Be creative

Intelligence, passion, drive and determination are all important traits, but it's now agreed that creativity is also vital to true success. Creative thinking brings new ideas and gives you a competitive edge in life. Read, draw, or play a musical instrument, but if that doesn't grab you, find creative inspiration at your local community centre and learn something new.

## Try new things

Amazing things happen when you find the courage to step into the unknown. Whether it's a new business venture, a conversation with a stranger or an adventurous holiday, it's time to take the plunge. We all feel tempted to stick with what we know, to play it safe, but if you want to fire up your mind and take life to the next level, get out there and try something new.

## Maintain good relationships

Good personal and professional relationships are formed through humility, kindness and genuine shared interests. If you're true to yourself and do what you love, these bonds will flourish. Whether it's a networking lunch, business conference or family get-together, show the real you, connect with others and nurture your relationships as they are central to your success.

## Be organised

Successful people are positive thinkers but they're also realistic about the downside of life. Things go wrong in the real world, but if we expect the best and plan for the worst we ride the tough times without too much hurt. All good business projects undergo a risk analysis to deal with those inevitable cons, but what about the other facets of life? Apply this principal mentally, emotionally and financially and you'll have the security and freedom to reach for the stars. Check your paperwork now to make sure your [life](#), [home](#) and [income insurance](#) policies are up to date and put your mind at ease.

There's no magic bullet for success in life, but if you take on these daily habits you'll be well on your way to a brighter and more fulfilling future.

## 5 things to know when choosing a car repairer

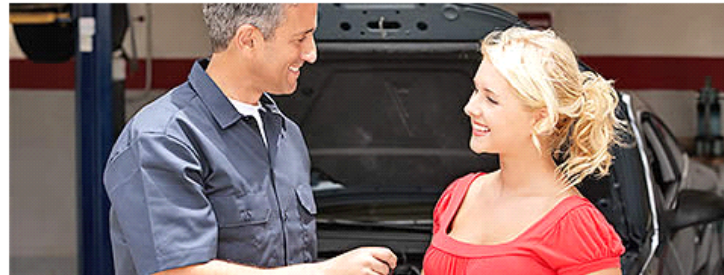
### Real Insurance digital campaign

Tuesday, 9 June 2015 11:15 AM

# 5 things to know when choosing a car repairer

By Real Insurance | 9/06/2015 8:13:50 AM

Australians love to drive. Did you know that there are more than 17.6 million motor vehicles registered in Australia? But when it comes to vehicle servicing and repairs it really is a case of buyer beware. While over-servicing and substandard repair work are not common, industry quality control and regulation is limited and that means consumers need to look out for themselves.



Whether your car has broken down, or you have had an accident, it really does pay to know what to look for and what questions to ask when choosing a car repairer.

To help, we've put together a few tips so you can feel confident about your decision and be sure that you are getting value for money.

## Skilled and experienced mechanics

Ask about the skills, experience and qualifications of the people who will be repairing your vehicle. A good mechanical repair workshop will have a team of experienced and qualified tradespeople who supervise the work area. Be direct in your questions about this. Ask how many people are in the team and how many experienced and qualified team members there are. After all, you have a right to know who will be working on your car and to ensure that they can do the job properly.



## Reputation and presentation

Never underestimate the importance of reputation. A recommendation from a trusted friend or family member can make all the difference when looking for a good car repairer. Also take a look around the workshop before making a commitment. Is it neat, tidy and clean? Does it have modern equipment in good working order? Are the vehicles kept in a safe area? Car repairing might be a messy job, but the workshop itself should be spick and span.

## Detailed account of all work – no surprises!

Always ask for a detailed written estimate of vehicle repair work. Make sure it includes work to be done, parts to be supplied, the length of time it will take and estimated parts and labour costs. If these details are not clearly set out on the work order you should probably keep looking around.

## Warranties

All good mechanical repair businesses should explain any manufacturer warranties on parts and provide a mechanic's warranty on work done. Ask about this before committing to the work. Also make sure the details are included on your invoice and be sure to keep it and your receipt in a safe place in case of future problems.

## Licences and trade memberships

Check your state or territory fair trading or consumer protection body for licensing arrangements. In NSW, for example, repairers must be licensed with NSW Fair Trading to operate. Also, check for membership of mechanical repair associations. The Victorian Automobile Chamber of Commerce (VACC), for example, requires its members to follow a code of conduct. Associations such as this are available in all states and territories. Also remember that most insurers will have a network of approved repairers to choose from. You can always call Real Insurance to help point you in the right direction before you book in for repairs. Besides, you may get a good deal.

With so many vehicle repair shops on the market it's not surprising that many of us feel unsure about how to choose the right one. But by following our top five tips you can be confident of making a good choice and getting value for money.

# Smart Property Investment Magazine - Investment apartments offering high rental returns, Quest Properties

Thursday, 25 June 2015 5:49 PM

<http://www.smartpropertyinvestment.com.au/investment-apartments-offering-high-rental-returns>

# SmartProperty Investment

written *for* investors *by* investors

[Home](#) [BEST SUBURBS](#) [OPINION](#) [NEWS](#) [ADVICE](#) [CALCULATORS](#) [COMMENTS](#) [VIDEOS](#) [SUBSCRIBE](#) [EVENTS](#)

## Property Investment Training

Before you invest, learn from the experts  
*Start building your wealth today!*

CONSULTATION



## Investment apartments offering high rental returns

[Email me now](#)

0 Comments



Facebook

0



Twitter

2



Google +

0



LinkedIn

0



Get your copy of '59 Biggest Mistakes Made by Property Investors & How to Avoid Them'. Sold for ~~\$29.95~~.

Yours **FREE** in e-book version [CLICK HERE.](#)

# Investment apartments offering high rental returns

✉ Email me now

0 Comments



Facebook

0



Twitter

2



Google +

0



LinkedIn

0

Promoted by



Many people look to include apartments within their property portfolio, with diversification being one of the key building blocks of a robust investment strategy. But often people don't consider serviced apartments, which can offer consistent, guaranteed high rental returns in an often unstable market.

Quest Serviced Apartments has 25 years' experience in serviced apartments and is now the largest and fastest growing serviced apartment operator in Australasia. Before Quest was established in 1988, travellers were limited mainly to hotels and motels. For people travelling for business this meant working, sleeping and eating in one small space. It also made travelling for families and groups expensive, with multiple rooms required to accommodate everyone. Quest identified this demand and provided accommodation in convenient locations, with reliable standards and a flexible living space.

Investors can purchase one of these apartments through Quest Properties. Quest offers rental returns from 6.5 per cent, along with fixed annual rental increases. Investors also benefit from secure long-term leases, full property maintenance services and zero management fees, making Quest Properties a genuine 'hands free' investment option.

## High rental returns

With an income return from 6.5 per cent on gross rental, fixed annual rental increases and the security of a long-term lease, you can be confident that your Quest Properties investment is always working for you. And because you receive rental earnings 365 days per year, regardless of vacancies, you also benefit from the security and peace of mind that comes with a reliable income stream. Quest Properties also offer fixed annual rent **increases at 4 per cent or CPI** and are subject to five-year market reviews. So investors know they will achieve consistent growth and avoid the high level of volatility associated with the residential property market. Quest focuses on balanced performance, steady growth and reliable long-term returns.

## Property management made easy

From damaged fixtures and fittings to insecure tenancy arrangements, most property investors agree that property maintenance is an ongoing chore and the number one disadvantage of owning a residential investment property. Quest, however, offers full property maintenance services and no management fees. Body corporate administration fees and building insurance costs are covered by your Quest owner/operator, the replacement of furniture and fittings is fully managed by Quest, and unlike residential investment properties, Quest apartments are inspected daily.

## Premium locations

Quest has more than 150 locations both in regional and metropolitan areas across Australia and New Zealand.

Quest properties are located in areas of significant corporate growth across a number of sectors. To be approved for development, existing and future locations must:

- have proven public and private sector investment in infrastructure, industry and commerce;

### **Premium locations**

Quest has more than 150 locations both in regional and metropolitan areas across Australia and New Zealand.

Quest properties are located in areas of significant corporate growth across a number of sectors. To be approved for development, existing and future locations must:

- have proven public and private sector investment in infrastructure, industry and commerce;
- be in close proximity to restaurants, cafes, supermarkets, healthcare facilities and retail outlets;
- have positive population developments – that is, more people moving into the area; and
- qualify as a high-activity business centre.

To ensure success, Quest leverages its close relationships with corporate Australia to identify locations that are ideal for Quest Properties. It is these valuable insights that keep Quest investments generating a high return for investors with very little risk.

### **Common misconceptions**

While obtaining finance may be less straightforward, the fact that Quest apartments are strata-titled as standalone properties makes them more appealing to lenders. Keep in mind that they are a specialist product attracting a lower loan-to-value ratio of around 50 to 60 per cent, which means you will need a larger deposit. Rather than being deterred by this, many Quest investors are starting to wind down their asset accumulation in favour of more reliable income streams. This frees up their cash flow and helps maintain their investment portfolio, while bringing in greater net returns.

Because Quest apartments are generally a positively-g geared property investment, many assume that you can't claim tax deductions. But investors can still claim all allowable deductions for outgoing expenses, like council and water rates, as well as the usual building depreciation allowance. In the case of newer developments, depreciation for furniture items will also usually apply.

Furthermore, Quest apartments can be purchased within a self-managed super fund (SMSF) structure, which effectively decreases any tax payable on the income generated by your asset to a maximum rate of 15 per cent.

### **Contact Quest Properties**

If you are interested in learning more about **buying a serviced apartment**, registering your interest or taking a look at the premium locations available now for investment, contact Quest Properties.



Quick Notes Page 17

**Tidy Me** Eco Friendly House Cleaners

GET A QUOTE >

What's On Kids Shows Classes Places Rainy Days School Holidays Book Ahead Local Directory

[Home](#) > [Awesome Articles](#) > Teaching Kids About Money

## Teaching Kids About Money

### Location

Throughout Australia

### More Information

[ellastlistreal.com](http://ellastlistreal.com)



Contact this business



0 Endorsements

Teaching kids about money is more important than ever. In a world of credit cards and cashless payments, many children rarely see notes and coins and can find it hard to grasp what things really cost.

Some may start to think that money is an unlimited resource and that we can simply swipe a card to pay for the things we want, when we want. And with an enticing range of toys, games and movies carefully placed to attract their gaze, it is no wonder many parents struggle to guide their kids into healthy saving and spending habits.

### Be a Positive Role Model

Talking to kids about money in an age-appropriate way and taking stock of our own money habits are the keys to raising kids who are responsible money managers themselves. After all, when we teach kids how to budget, save, spend and act as positive role models we help them to establish good habits for life.

### Start Early

There are some basic concepts parents can explore with children from 3-5 years of age that will help form the foundations for good money management. At this tender age, they are like little sponges and can quickly learn the basics.



### Some Basic Concepts:

- How we all need money
- We earn money by working
- You may need to wait to save enough money before you buy something you want
- Importantly, that there is a difference between things you want and things you need.

### Every Kid Wants a Piggy Bank

A cute piggy bank or a money box based on a favourite character is a great tool to encourage your little one to save. We love the [Money Savvy Pig](#). The [Moneybox Tin](#) and [Fat Pig Money Box](#) are also cute options.

### Try This Money Sorting Game

Coin sorting is also a fun game for this age group and is something you can enjoy together. Place three containers on a table and sticky tape a coin to the side of each. Then work with your child to sort a collection of coins into the right containers.



### More Complex Money Ideas for Older Kids

By the time your child is 6-10 years old you can start to introduce more complex ideas like:

- Making choices about how to spend money
- Shopping around before you buy
- Putting your money into a savings account, it will be protected and will earn interest.

### Cupcake Wrapper Game

The cupcake wrapper counting game is a fun activity for this age group. Write the value in the base of the cupcake wrappers (45c, 60c, \$1.50 etc.) and place them on a table. The aim is to draw the right value from a coin container and place it in the wrapper.

### Into the Teenage Years

As kids get older, they can be encouraged to take responsibility for their own money and can be introduced to more advanced concepts like:

- Compound interest
- Responsible credit card use
- Health and other types of personal insurance
- Why it is a good idea to set money aside in case of an emergency
- They can also start to learn about investment and taxes

A trip to the bank to deposit savings, or an outing to the shops with a budgeted amount to spend are good activities to engage teens. They will get a great sense of satisfaction from knowing that they are gaining skills for independent adult life.

### Children and Chores

Sydney, NSW 2000

**Weather**

27.7 °C  
Mostly sunny. Late change

15 °C 29 °C

13 20 WED  
12 19 THU  
12 19 FRI  
12 20 SAT

4:29 PM Tue Sep 15 WillyWeather

### View What's on

TODAY		16 SEP	17 SEP
18 SEP	19 SEP	20 SEP	21 SEP
22 SEP			

**Net'n'Go Sydney**

**PARK OPENS 18TH SEPT**

BUY NOW

Get fresh ideas delivered to your inbox each week

First Name

Email

Email

Postcode

Sign up

## Local Directory

Birthday Parties

Classes for Kids

Health & Therapies

Helpful Services

Mobile & @ Domestic Services

Mums Fitness

Photographers: Maternity, Kids & Family

Playgroups

Pregnancy / Birth

School Holiday Camps & Vacation Care

School Holiday Programs

Shopping

Swim Schools & Watersports

View All ...

**SCENIC WORLD**  
BLUE MOUNTAINS AUSTRALIA

JUST 90 MINUTES FROM SYDNEY.

BUY YOUR E-TICKETS ONLINE TODAY.

**FREE TICKET OFFER ENDS SOON**

THE ESSENTIAL BABY & TODDLER SHOW

25 - 27 SEPTEMBER

ROYAL HALL OF INDUSTRIES & HORDERN PAVILION

Essential Baby



Financially responsible parents use chores as a way to teach kids about the value of a job well done. From this, kids learn that completing a task well is a reward in itself and that compliments and other rewards are secondary benefits. These kids develop inner drive rather than relying on external motivation and are likely to excel later in life. **Remember to be positive about your own chores too.** Kids pick up on negative attitudes and are likely to become negative themselves if this is the type of attitude they are exposed to.



#### Savings Rewards

When it comes to being money smart, saving is the first thing that comes to mind. It's also one of the hardest lessons to learn. Pocket money can be a great tool for teaching kids how to save and make good choices.

*It's simple – buy one thing now or save and buy something more desirable later.*

Letting children work this out for themselves and learn from their experience is most effective, but some guidance helps. You can encourage your child to save for longer by offering interest or by matching the amount they save. This allows them to see the benefits of not spending straight away. This simple activity will give your child a core money management skill to last them a lifetime.

#### Sensible Spending

When it comes to spending, it really is a case of 'monkey see, monkey do'. If there is one lead children are likely to follow, it is their parents' spending habits. But if you act as a good role model and make sensible choices, they will follow in your footsteps.

- Make a list when you go grocery shopping.
- Show your kids how to stick to it and
- Talk to them about resisting impulse spending.

#### The Importance of Sharing

When children learn about the benefits of giving and putting the needs of others before their own, they become socially responsible.

- Talk to your kids about their concerns in the world
- Try to align their giving with connected charities
- Keep the gift money separate from their regular savings
- Once they have reached their gift goal or time frame, include your child in the process of delivering the donation
- Remember to make your own donation too or match your child's donation amount.

#### Be a Good Role Model

More often than not parents are so busy tending to the day-to-day needs of the family that their own habits go unchecked. But the best way to teach kids to take a balanced approach to saving, sharing and spending is to do it ourselves.

- Keep your accounts in order
- Budget for future expenses and talk to your children about regular household costs such as electricity, gas and Internet.
- Take the challenge to stay on top of your own money matters too, such as ensuring your wills, [Health, life insurance and income protection insurance policies](#) are up to date and provide the correct level of cover.
- Talk with your kids about these necessary expenses so that they better understand the real costs of family life.

Remember, start early, include children in discussions about family finances without burdening them, and set a good example with your own money management. That way you will teach your kids to be money smart and will pass on important skills for life.

Brought to you by [Real Insurance](#) who have the tools to help you find out more about your Life Insurance options, [request an information pack](#), get an obligation [free quote online](#) or view the [Real Life Insurance-eBook](#) and download the checklist!



## What's Popular

Six of the Best Attractions To Explore With Kids In Parramatta

Name the Baby and Win a Getaway to Calmsley Hill City Farm

10 Cool Things You Didn't Know About Wet 'n' Wild Sydney Waterpark

The Best of Spot On Children's Festival 2015, Parramatta

Dinner on your doorstep – My Food Bag. All you need to know about this new service.

Win a Family Holiday to Fairmont Resort Blue Mountains

Six of the Best Things to do with Kids in Blue Mountains

6 Ways to Tell If Your Child Is a Fussy Eater or a Problem Feeder





### WIN!

Click here to enter the latest Boneanza competitions, from pet bowls and dog-related books to canine accessories and coats!

### Join the Community



[or Register / Login](#)

Advertisement

### Subscribe to Dogs Life



at UM Shop

on Google Play

on Zinio

### Subscribe to our eNews

[Click Here](#)

### Our Social Network



Follow me on [bloglovin'](#)

### Dogs Life Blog

[Dog Tails - Abbey & Czar](#)

By Alex Cearns

[Dog Tails - Gordon](#)

By Alex Cearns

[Dog Tails - Hamish](#)

By Alex Cearns

### Dogs Life Updates

#### Dog Health



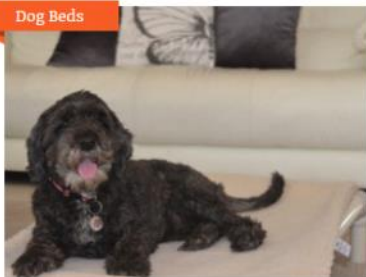
## Common Pet Injuries and Illnesses

On September 14th, 2015

It is no surprise that dogs are Australia's most popular pet. But just like people, dogs get sick. And when they do the bills can add up to thousands of dollars. It might be time to look at the benefits of pet insurance.

[Read more »](#)

#### Dog Beds



## Elevated Pet Bed

On September 14th, 2015

Website: [kurandadogbeds.com.au](http://kurandadogbeds.com.au)

Phone: 1800 251 766

Need a new, cosy place to sleep? The Kuranda pet bed is the ultimate place of comfort. Guaranteed to be chew-proof for one year, the bed is easy to clean, deodorise and is fast drying. It features a supportive orthopaedic design and comes in a range of colours in either ballistic nylon or vinyl to [...]

[Read more »](#)



## Common Pet Injuries and Illnesses

September 14th, 2015

Pin it

G+ 0

Tweet 0

Like 1

Submit



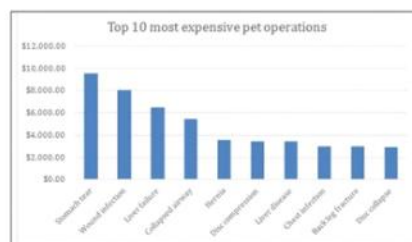
It is no surprise that dogs are Australia's most popular pet. They help us to deal better with stress, improve our quality of life and even increase our overall health and wellbeing[1].

But just like people, dogs get sick. And when they do the bills can add up to thousands of dollars. That's why more dog owners are taking out pet insurance to cover their companions in the event of illness or injury. After all, our dogs are part of our families and their health and wellbeing is as important as our own.

There are some routine treatments that all dog owners should budget for each year. Like us, dogs need regular check-ups, teeth cleaning and vaccinations to ensure they stay in peak condition. The top 10 routine treatments for dogs include:

- Vaccinations
- Health checks
- Flea, tick or worm control
- Heartworm control
- Prescription diets
- Desexing
- Teeth cleaning
- Blood screening
- Dental illness treatment
- Microchipping

But even with the best preventative care, your dog could still have an accident or fall ill. The chart below sets out the most expensive pet operations completed in Australia. You can use this information to help you work out what your ongoing expenses could be and to think about whether taking out pet insurance might be right for you.



Source – Real Insurance Claims Statistics as at June 2015.

Real Insurance offers dog owners affordable Pet Insurance packages to pay for essential treatment in an emergency. Depending on the policy you choose it can also help to pay for the costs of illness, along with routine healthcare like teeth cleaning and worming.

Real Insurance offers 3 levels of pet cover:<sup>2</sup>

1. **Premium Accident and illness Cover** – this is the highest level of cover, where you can claim up to 80% of eligible vet bills for an accident and injury, up to a maximum of \$12,000 per year (Pre-existing Conditions are excluded). You can also add **Routine Care Benefit** to this policy and Real Insurance will help with the cost of everyday treatments like vaccinations and health checks.
2. **Standard Accident and illness Cover** – with this cover option, Real Insurance will cover up to 75% of eligible vet bills for an illness and injury, up to a maximum of \$12,000 per year (Pre-existing Conditions are excluded), so you can give your dog the care they need to help them get well.
3. **Accident Cover** – if your dog suffers an accident, you can claim up to 80% of eligible vet bills up to a maximum of \$8,000 per year (Pre-existing Conditions are excluded).

Some dog owners may find that [pet insurance](#) is a great way to manage vet expenses and can give peace of mind when you need it most. Remember, a dog is for life and happy dogs make happy families.

[1] Source: Australian Companion Animal Council [http://www.acac.org.au/pdf/PetFactBook\\_June-6.pdf](http://www.acac.org.au/pdf/PetFactBook_June-6.pdf)

Animal Health Alliance, Pet Ownership in Australia 2013 <http://223.27.22.40/~sh10135/wp-content/uploads/2013/08/Pet-Ownership-in-Australia-2013-Summary-report-2013.pdf>

<sup>2</sup> This is general information and does not take into account your financial situation. Terms and conditions apply. Consider the Product Disclosure Statement available at [www.realinsurance.com.au](http://www.realinsurance.com.au). Real Pet Insurance issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473.