

...much, having five or
...ring payments sure
...says Mr. MacWilliam.
...goal is to control
...onal finances, try not
...ed into more
...monthly bills. In fact,
...if be trying to reduce
...hly payments,
...on things you don't
...said.

that credit card

a nation obsessed
t cards, according to
n site Finder, who
e were 13,720,900
s in Australia as of
20, netting a national
ing interest of \$21.1

William said credit
made it easy for us
yments on things we
eed.

ants, fancy clothes,
vacations — simply
credit card and be
t," he said.

e bill comes at the
month and instead of
f in full, you make a
ayment. Repeat this
ew months and
personal finances
tube."

nds are convenient,
lan said, but they
high interest rates
e it harder to pay
our debt as your
ice grows.

The hot tip? Make a
point to pay off your
credit card in full
every single
month, no
excuses.



...ding happy, lifelong memories
in children, Mrs. Dent says.

She encourages families to
find their own rituals to repeat
— whether it be travelling to
the same camp site for a
holiday each year, regular
family movie nights, or even
simple play, bath and bedtime
rituals.

"This is the stuff that builds
positive memories that your
child can draw on later in life
as evidence that they had a
fabulous childhood. This is also
what children will draw on
when they become parents.

"My challenge to all of us is
to ponder and consider
consciously how to build
memories in childhood that are
drowned in moments of
profound joy and delight, so
that children and
grandchildren can remember
them when they become boring
adults."

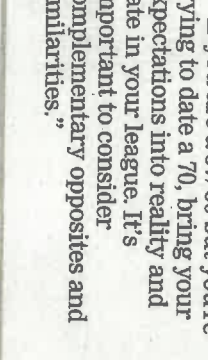
11 Know your "dating market value"

Professional matchmaker
Louanne Ward has some advice
for singles looking for love in
2021: assess your "dating
market value."

To do this, Ms Ward suggests
giving yourself an "honest
rating" on a scale of one to 10
in the eight areas of life: career,
finance, social influence,
friends and family, physical
and mental health, emotional
intelligence, spirituality and
mental intelligence.

"Calculate the score out of
80, and date in the range of
your market value score," she
suggests.

"If you are a 57/80 but you're
trying to date a 70, bring your
expectations into reality and
date in your league. It's
important to consider
complementary opposites and
similarities."



13 Unhappy at work? Move on

2020 taught us two things.
First, that wherever possible
we should try to live our "best"
life, as things can change in a
heartbeat.

And perhaps paradoxically,
that being employed is
something to be grateful for.
The two can come into
conflict though, as often being
employed in a particular job is
not living our best life for a
variety of reasons.

Leadership and workplace
culture expert Tammy Tansley
urges those unhappy in their
jobs to consider whether the
benefits of the role outweigh
the negatives.

"If not, put a plan in place to
address that: perhaps by being
pragmatic about getting
fulfilment from sources
outside of work, or by actively
making a plan to leave for
something that meets your
needs better."

14 Embrace the "third space"

One benefit of 2020 was the
almost instantaneous
introduction of flexible
working practices.

Ms Tansley suggests that
ahead of the 2021 work year,
both bosses and staff should
consider the optimal
arrangements for them.

"It may be that a hybrid of
working in the office for
collaboration and engagement
and working from home for
productivity and balance is the
solution."

"Whatever works for you
— now's the time to actively
review what worked and
what didn't and use that
to build a better way
of working for the
future."

