



Leaving home

There's lots of things to think about before you move out of home but a little planning will make it much easier.

- Decide whether to rent on your own or move into shared accommodation.
- Create a budget and stick with it.
- Use your credit card only in emergencies.
- Put a portion of your pay straight into a savings account.
- Review your budget when you get a pay rise or take on extra debt.
- Download ASIC's MoneySmart TrackMySpend app.
- Avoid late fees – pay your bills on time.
- Buy lower priced or second hand items.

For more information, speak to your financial adviser or speak to our **Client Services Team** on **1800 333 500**.