CompleteFinancial PLANNING
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How to be Christmas Savvy

November 2026

What's happened lately?

The RBA raised the cash rate again this month to 4.85%, with inflation still too high and not expected to return to target until mid-2028. A full 0.25% increase adds about $79 per month to repayments on a $500,000 principal-and-interest mortgage. Savers may benefit from higher rates, but should check bonus-rate conditions and that their money is in the right account.

The final RBA decision for the year is on 8 December. A further increase isn't guaranteed, but a near-term cut looks unlikely.

By 19 November the S&P/ASX 200 was around 8,722 points, down 4.6% over five trading days and broadly flat for the year, amid interest-rate concerns and weaker resources and technology shares. Short-term falls are a normal part of investing, and moving in and out of markets risks missing the recovery. A diversified portfolio spreads exposure across asset classes, sectors and regions.

Now for the more important news…. Christmas is nearly here!

Christmas is a wonderful time of year, but between presents, food, holidays and social events, spending can quickly add up. A little planning now can help you enjoy the festive season without starting the new year with an unwanted financial hangover.

Set a Christmas budget

Work out what you are comfortable spending across gifts, food, entertaining and travel before you start shopping. Even setting a rough limit for each category can make it easier to keep spending under control.

Make a list and stick to it

Decide who you are buying for and set an amount for each person. It can be tempting to keep adding "just one more thing", particularly when sales and promotions start appearing everywhere.

Be careful with Buy Now, Pay Later

Services such as Afterpay can make purchases feel smaller by splitting the cost into instalments, but several purchases at once can quickly add up. Before using these services, consider the total amount you have committed to rather than just the next payment.

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Think twice before reaching for the credit card

If Christmas spending cannot be repaid when the credit card bill arrives, the interest charged can make those presents much more expensive. Where possible, spend from money already set aside rather than relying on debt.

Remember January is coming

School expenses, annual bills, holidays and other costs do not disappear because it is Christmas. Keeping some money aside for January can make the start of the new year much more comfortable.

Most importantly, Christmas does not have to be expensive to be memorable. Planning ahead, setting sensible limits and focusing on time with family and friends can help you enjoy the season without putting unnecessary pressure on your finances.

Important Updates & Reminders

New Staff	This month we welcome Karina to the office! She brings eight years of finance industry experience and returns from two years of maternity leave, aiming to become an advisor again here next year. She is starting as a client service officer, working Monday, Wednesday and Thursday, so say hi if you hear her on the phone.
Disability Pension and Low income Health Card	If you are over 60 years of age and retired but under 67 qualify you may be eligible for the Low-Income Health Care Card. We have also just recently helped some clients with illnesses who aren't eligible for the Age Pension receive the disability pension instead. If this sounds like you or someone you know, it's worth checking your eligibility.
Company Hours	Kristy is moving back to Queensland but will keep working with us remotely. Jess and Kathy will both have Fridays off, so our office is now closed on Fridays. However, Kristy, Emma, Michelle & Goody will be working at home on Fridays, so remain available remotely. We are also looking at upgrading our phone system in the new year to make remote calls easier.
Recording of meetings	Reminder that we are now recording all our client appointments to help us with efficiencies with file notes, so if this is something you feel uncomfortable about, please let us know.
Office Xmas Closure	Please note that the office will be closed from 18/12/26 to 04/01/27 for the Christmas period.

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