

Issue 2

2026

TEENFINCA[®]

Preparing youth for future life



Money is a puzzle!

Money quick bits

When can I leave home?

The \$100 challenge

Finfluencer or expert

The cheapest choice that cost more

What is your attention worth?

Would I buy it if nobody could see it?

We help those who value financial life skills and wellbeing



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THE WEALTH ACADEMY

WELCOME

Welcome to the second issue of Teenfinca® for 2026. Teenfinca® is an acronym for Teenage Financial Capability. It is an educational e-zine created for teenagers and young adults who want to strengthen their financial life skills, improve their financial understanding and build greater confidence about money.

We invite schools, parents, universities, employers, community organisations, vocational education providers and youth mentors to share Teenfinca® with young people in their networks. Whether you are a teacher, parent, program leader or mentor, Teenfinca® is designed to encourage meaningful conversations about money, choices and financial wellbeing.

Financial life is changing

Financial capability is about much more than budgeting, saving and investing. Work, technology, social media, relationships, habits and everyday choices can all influence our financial lives.

For today's teenagers, these influences are changing quickly. Artificial intelligence is reshaping workplaces and the skills employers may value. Social media competes for our attention and can influence what we want and buy. Online influencers provide financial information alongside entertainment and advertising. At the same time, the cost of becoming independent means young Australians need to think carefully about work, housing, spending and saving.

Financial capability therefore involves learning to question, compare, investigate, assess risk and make decisions appropriate to your circumstances.



What's inside this issue?

We ask Will AI Take My First Job? and consider why your ability to learn, adapt and earn an income is an important financial asset.

When Can You Afford to Leave Home with Confidence? explores the real costs of independence, while The \$100 Challenge follows four young people who make very different decisions with the same amount of money.

Social media also receives special attention. What Is Your Attention Worth? explores why businesses compete for your attention, while Finfluencer or Financial Expert? asks who you should trust when financial information appears in your feed.

Other stories explore the value of your time, the difference between the cheapest buy and the best buy, and the intriguing question: Would You Buy It If Nobody Could See It?

You'll also find Simple Messages, Money Quick Bits and Money Maths—short features that turn everyday situations into opportunities to think differently about money.

Making your own decisions

One idea connects many of the stories in this issue:

Good financial decisions depend on more than knowing the numbers.

Your circumstances, priorities, habits, values and goals matter. The best decision for one person may not be the best decision for another—and the best decision for you today may change as your circumstances change.

Teenfinca® is an educational resource. It does not promote financial products or services or provide personal financial advice. Its purpose is to help young people become more curious, informed and confident when thinking about money.

As you move towards adulthood, your financial future will increasingly become your responsibility. You don't need to know everything today—but you can start developing the habits that matter.

Ask questions. Check the facts. Think before you act. Understand your choices. Keep learning.

Welcome to Teenfinca®.

The TWA Team

MONEY IS A PUZZLE - LEARN TO PUT THE PIECES TOGETHER



A puzzle becomes easier when you discover that pieces belong together. Financial decisions also connect.

Imagine opening a box containing a 1,000-piece puzzle.

At first, it can look confusing. There are hundreds of pieces, many look similar, and you don't immediately know where everything belongs. Managing money can feel a little like that.

As a teenager, you begin collecting different pieces of your financial puzzle. You might earn your first pay, open a bank account, start saving, buy things online or decide how much you can afford to spend when you go out with friends.

Later, more pieces appear: rent, bills, tax, superannuation, insurance, credit, investing and perhaps eventually a home loan. You don't need to understand the entire puzzle today.

Start with the easier pieces

When solving a puzzle, many people begin with the corners and edges. They create a framework before tackling the difficult sections.

Money works similarly. Start with some financial basics:

Know what you earn. Know what you spend. Save something regularly. Understand your bank account. Be careful with debt. Protect yourself from scams.

These habits create the edges of your financial puzzle.

Some pieces connect

A puzzle becomes easier when you discover that pieces belong together. Financial decisions also connect.

Spending more can mean saving less. Borrowing money today can mean repayments tomorrow. Working additional hours may increase your income but reduce the time available for study, sport or friends.

Even a decision that looks like one small piece can affect several others.

That is why good money management isn't simply about asking, "Can I afford this today?"

Sometimes the better question is:

"How does this decision fit with everything else I want to do?"

Your puzzle won't look like everyone else's

Your financial puzzle is also personal. One teenager may be saving for a car. Another may be contributing money at home. Someone else might be saving for university, travel or sporting equipment.

Their priorities—and therefore their financial decisions—can reasonably be different.

Comparing your financial life with somebody else's can be like complaining that your puzzle doesn't look like the picture on their box.

It isn't supposed to. You won't always get it right

Sometimes you put a puzzle piece in the wrong place.

You take it out and try again.

Financial mistakes can work the same way. Perhaps you overspend, waste money on something you barely use or forget about a subscription.

The important thing is to notice, learn and adjust.

Financial capability isn't about completing your money puzzle as quickly as possible. It is about gradually understanding how the pieces fit together.

Start with the pieces you understand. Keep learning. And remember—the picture becomes clearer as you go. 

WILL AI TAKE MY FIRST JOB?



Artificial intelligence is changing the world of work – and if you're a teenager, you may be wondering what that means for you.

By the time you finish school, university, TAFE or an apprenticeship, will some of the jobs available today still exist? Will employers need fewer young workers? And if AI can write, calculate, research, design and answer questions in seconds, what skills will you need?

These are reasonable questions. But the future is more complicated than simply saying, "AI will take our jobs."

AI is changing tasks, not just jobs

Think about a typical workplace. Most jobs involve many different tasks.

An office worker might write emails, prepare reports, organise meetings, analyse information and talk with customers. A retail worker might process payments, answer questions, organise stock and solve customer problems.

AI may be able to perform some of these tasks very quickly. That doesn't necessarily mean the entire job disappears. Instead, the job may change.

This has happened before.

Calculators changed how people performed mathematics. Computers transformed offices. ATMs changed banking. Online shopping changed retail. Smartphones changed almost every industry.

Some jobs disappeared, but new jobs and industries were also created.

AI could produce another major change.

Why first jobs matter

There is an important issue for young people.

Many people begin their working lives doing relatively simple tasks. A junior employee learns by assisting more experienced people, completing routine work and gradually taking on greater responsibility.

But routine tasks are exactly the kind of work AI and automation can often perform.

Imagine a young person starting work in marketing. In the past, they might have researched competitors, prepared basic social-media posts or drafted simple promotional material.

AI can now help perform all three. A junior employee entering accounting, administration, law, banking, graphic design or many other industries may face something similar.

This raises an interesting question:

"If AI does some of the beginner-level work, how will beginners gain the experience needed to become experts?"

Employers, educators and young workers will increasingly have to think about this.

Your ability to earn is a financial asset

When we think about financial wellbeing, we often think about saving, budgeting and investing.

But there is another important part of your financial future: **your ability to earn an income**.

If you develop useful skills, gain experience and become someone organisations want to employ, you are building what economists sometimes call human capital – the knowledge, skills and capabilities that help you create economic value.

For a teenager, developing your human capital may eventually be worth far more than the money currently sitting in your bank account.

AI makes this even more important.

Don't just compete with AI — learn to use it

Imagine two young employees.

One refuses to use AI and takes three hours to complete a task.

The other uses AI appropriately, checks its work, improves the result and completes the task in one hour.

Who might become more valuable to an employer?

Knowing how to use AI could become similar to knowing how to use a computer or search the internet. It may simply become an expected workplace skill.

But there is a catch.

Using AI well requires **human judgement**.

AI can make mistakes. It can misunderstand instructions. It can produce inaccurate information. And sometimes it can produce something that looks impressive but is actually wrong.

The valuable employee won't necessarily be the person who asks AI to do everything.

It may be the person who knows what to ask, what to question, what to check and what to improve.

What can you develop that AI can't easily replace?

This is where your future becomes interesting.

Consider developing qualities such as:

- communication and listening
- creativity and original thinking
- judgement and decision-making

If AI does some of the beginner-level work, how will beginners gain the experience needed to become experts?

- initiative and curiosity
- leadership and teamwork
- empathy and understanding people
- practical and technical skills
- problem-solving
- reliability and responsibility
- the ability to use AI effectively.

These abilities can work with technology rather than against it.

A plumber using AI may still need to diagnose a problem and physically repair it. A nurse may use AI-supported technology but still care for a frightened patient. An entrepreneur may use AI to research an idea but still needs imagination, judgement and the courage to act.

So, will AI take your first job?

Possibly – at least some of the jobs and tasks that young people traditionally performed will change or disappear.

But AI will also change existing careers and potentially create opportunities that don't exist today.

Your challenge isn't to predict exactly what the employment market will look like in ten years.

It is to prepare yourself for change.

Learn about AI. Experiment with it. Build skills beyond it. Become adaptable. Keep learning.

And perhaps ask yourself a better question than "Will AI take my first job?"

"What can I learn to do that will make me valuable in a world where everyone has AI?"

That question could influence not only your first job – but your financial future. **T**

WHEN CAN YOU AFFORD TO LEAVE HOME WITH CONFIDENCE?

Moving out of home can feel like one of the biggest steps towards adulthood. You gain independence, make your own decisions and perhaps live closer to work, university or friends.

But there is an important financial question to ask before packing your belongings:

Can you actually afford to leave home?

There isn't one income or age that provides the answer. Being ready depends on where you live, what you earn, who you live with, your lifestyle and how well prepared you are for unexpected expenses.

Start with the cost of housing

Housing is likely to be your largest expense.

You might rent a room in a share house, live in student accommodation, rent with a partner or, eventually, rent somewhere yourself. These options can have very different costs.

And rent is only the beginning.

Before moving in, you may need money for a rental bond and rent in advance. You might also need furniture, kitchen equipment, bedding and other household essentials.

This creates an important distinction:

Being able to pay the weekly rent doesn't necessarily mean you can afford to move out.

What does it actually cost to live?

When you live at home, many expenses can be almost invisible because someone else pays them.

Move out and suddenly they become your responsibility.

Your regular expenses might include:

- rent
- electricity, gas and water
- internet and phone
- groceries and household supplies
- transport
- insurance
- medical and dental costs
- clothing and personal expenses
- entertainment and subscriptions.

There will also be occasional expenses. Your laptop might stop working. Your car may need repairs. You may need



to travel unexpectedly or replace a lost phone.

A realistic budget needs to allow for **life not always going according to plan.**

Your income matters—but so does its reliability

Suppose you calculate that living away from home will cost \$650 each week and you normally earn \$700.

Technically, your income covers your expenses.

But would you feel financially confident with only \$50 left? Probably not.

What happens if your casual shifts are reduced? What if your rent increases? What if you have a \$600 car repair?

Someone earning \$750 every week in a secure job may actually be better positioned than someone who sometimes earns \$1,000 but sometimes earns only \$400.

Don't just ask: "How much do I earn?"**

Ask: "How reliable is my income?"

When you live at home, many expenses can be almost invisible because someone else pays them.

Where you live changes the equation

A young adult living in Sydney may face very different housing costs from someone living in regional Queensland.

Location can also affect transport costs. Cheaper rent further from work or university may sound attractive, but owning and operating a car could reduce or even eliminate the saving.

This means there isn't a single Australian figure that tells you when you can afford independence.

You need to calculate your circumstances.

Who you live with matters too

Sharing can dramatically reduce costs.

Four people renting a property can divide expenses such as rent, electricity and internet. But sharing also creates financial responsibilities.

What happens if someone doesn't pay their share? Who pays for communal groceries? What happens when somebody moves out unexpectedly?

Living with friends can sound exciting. Living with financially responsible friends may be even more important.

Have you built a financial buffer?

One of the strongest signs that you are ready to leave home is having savings after paying your moving costs.

This is your emergency buffer.

Imagine moving out with exactly enough money for your bond, first rent payment and basic furniture. Two weeks later, your employer reduces your hours.

You have independence—but no financial breathing room.

Compare that with someone who moves out with several thousand dollars still in savings. The unexpected problem remains inconvenient, but it is less likely to become a financial crisis.

Financial confidence often comes from having options.

What lifestyle are you expecting?

There is another variable people sometimes overlook.

You may be able to afford rent and food, but can you afford the lifestyle you expect?

Eating out, concerts, sport, gaming, travel, clothes and weekends with friends all cost money.

Moving out may require trade-offs.

Financial confidence often comes from having options.

Perhaps independence matters enough that you willingly reduce other spending. Alternatively, staying home longer might allow you to save for travel, education, a car or a future home deposit.

Neither choice is automatically better.

The important thing is understanding what you are choosing—and what you are giving up.

Staying home can be a financial strategy

Living with parents for longer is not necessarily a sign that someone is failing to become independent.

It can be a deliberate financial strategy.

Imagine you can save \$250 each week by remaining at home for another two years.

$\$250 \times 104 \text{ weeks} = \$26,000.$

That could make an enormous difference to your future options.

Of course, families have different circumstances. Some young adults contribute board, groceries or other household costs. Others may need to leave home earlier for study, employment, relationships or personal reasons.

There is no universal timetable for independence.

So, when can you afford to leave?

Perhaps the best answer isn't when you can **just afford** to leave.

It is when you can leave with reasonable confidence that you can pay your regular expenses, manage unexpected costs, cope with changes in income and still have some money available for your future.

Before moving out, try building a realistic "living away from home" budget while you are still at home.

Then ask yourself one final question:

If I had to start paying all of these expenses next month, would I feel excited—or financially worried?

The answer might tell you whether you're ready to move out—or whether a little more preparation could make your first taste of independence much more enjoyable. **T**

THE \$100 CHALLENGE

IMAGINE FOUR TEENAGERS OR YOUNG ADULTS ARE EACH UNEXPECTEDLY GIVEN \$100. THERE IS NO RULE. EACH MAKES A DIFFERENT DECISION.



Mia spends it — and enjoys it

Mia is 16 and has been saving regularly from her casual job. She already has \$850 set aside and doesn't have anything important she needs to pay for soon. When she receives the \$100, she decides to spend most of it going to a concert with friends.

Is Mia making a poor financial decision?

Not necessarily. Money is also there to help us enjoy life. Mia can afford the experience because she has already developed a savings habit and isn't sacrificing something more important to pay for it. She checks the total cost before buying the ticket—including transport and food—and decides the experience is worth the money to her.

Mia also avoids an easy trap. Because the \$100 was unexpected, she could think of it as "free money" that doesn't really count. Instead, she treats it exactly as she would money she earned. She considers her choices before deciding to spend it.

The important habit isn't spending. It is conscious spending. Mia knows where her money is going and why. She isn't buying something simply because her friends are, or because the money happens to be available.

Someone with no savings, an overdue phone bill or an important expense approaching might need to make a very different choice.

Mia also understands that good financial habits don't require you to feel guilty every time you spend money. Saving regularly can actually give you greater freedom to enjoy some of your money confidently.

Habit to build: Before spending, ask: Can I afford this? What am I giving up? Is it worth it to me?

Sometimes spending \$100 can be a perfectly sensible financial decision. **T**



Noah saves it — because he has a goal

Noah is 17 and wants to buy his first car. He has already saved \$2,400 but knows that buying the car is only part of the cost. Registration, insurance, fuel, servicing and maintenance will also require money.

His unexpected \$100 goes directly into his car savings account.

Saving might appear to be the obvious "correct" answer to the challenge, but Noah's decision makes sense because it supports a specific goal. The \$100 isn't simply disappearing into an account. It moves him closer to something important to him.

More importantly, Noah has developed a habit of saving unexpected money rather than automatically treating it as spending money. Birthday money, extra shifts and small windfalls all help accelerate his progress.

He has also learned to separate some of his savings from his everyday spending money. This reduces the temptation to gradually spend his car fund on takeaway food, entertainment or small purchases that don't seem significant at the time. Someone without an immediate savings goal might reasonably use the money differently.

Noah's behaviour demonstrates another important lesson: large financial goals are often achieved through many small decisions rather than one dramatic action. An extra \$100 may seem insignificant compared with the cost of a car, but repeated decisions like this can eventually add up to thousands of dollars.

Saving also requires patience. Noah is choosing something he values in the future over something he could enjoy immediately.

Habit to build: Give your savings a purpose. When unexpected money arrives, pause before spending it and ask whether it could move you closer to an important goal.

For Noah, another \$100 saved represents progress—and reinforces a habit that may help him achieve much larger financial goals later in life. **T**



Ari uses it to try to make more

Ari is 18 and enjoys repairing and reselling bicycles. He notices an old bike advertised for \$60 and believes that, after spending another \$25 on parts, he could repair and sell it for around \$150. He decides to risk \$85 of his \$100.

If everything goes according to plan, Ari could make a profit. But there is no guarantee. The bike might need additional repairs. He may struggle to find a buyer. Someone might negotiate the selling price down to \$120. He could even lose money.

Ari's choice suits him because he already has some repair skills, understands the local second-hand market and can afford to lose the \$85 without affecting essential expenses. His decision introduces an important financial habit: calculate before you act.

Ari needs to distinguish between revenue and profit. Selling the bike for \$150 doesn't mean he has made \$150. If the bike and parts cost \$85, his potential profit is \$65—and he should also consider the value of his time.

He could make the habit even stronger by recording every cost associated with the project. Perhaps he spends another \$10 travelling to collect the bicycle and \$5 advertising it. His actual profit is shrinking.

This doesn't mean the idea is bad. Ari may also gain experience, improve his repair skills and learn about dealing with customers. Those benefits could help him with future opportunities.

The important point is that Ari isn't simply gambling his \$100 on the hope of getting rich quickly. He is taking a considered risk based on knowledge, skills and some basic calculations.

Habit to build: Before trying to make money from money, calculate the costs, possible return, time involved and risk.

Opportunity is valuable. So is knowing when the numbers don't work. **T**



Sophie keeps it available — because life is uncertain

Sophie is 19, studying at TAFE and working casual shifts. Her income changes from week to week. She has some savings, but recently had to use much of them for an unexpected dental expense.

When she receives the \$100, she doesn't spend it, invest it or put it towards a major purchase. She places it in an emergency account. It isn't particularly exciting, but Sophie's circumstances make financial security more important right now.

The \$100 could help if her work hours fall, her phone needs repairing or she faces an unexpected transport expense. Having money available means a relatively small problem is less likely to force her to borrow, ask someone else for help or use money intended for another expense.

Sophie is developing the habit of maintaining a financial buffer. She understands that unexpected expenses aren't really unexpected in the broader sense. We may not know exactly what will happen or when, but eventually something usually does.

Her emergency money also gives her something less obvious: choice. If a shift is cancelled or an urgent expense appears, she has a little more time and flexibility to decide what to do.

Six months from now, Sophie might make a completely different decision. Once her emergency savings have recovered, the next \$100 might go towards travel, study, investing or something she simply enjoys. That is an important part of financial capability: the best decision can change when your circumstances change.

Habit to build: Regularly ask, What does my financial situation need most right now?

For Sophie, the greatest value of her \$100 isn't what it can buy. It is the confidence of knowing it is there when she needs it. **T**

WHAT IS YOUR ATTENTION WORTH?



You open a social media app intending to check one message. Twenty minutes later, you are still scrolling.

During that time, you have watched videos, seen advertisements, noticed what friends are wearing, discovered a new pair of shoes, heard an influencer recommend a product and perhaps clicked on something you hadn't planned to buy.

You may not have spent any money.

But something valuable has certainly been exchanged: **your attention.**

Understanding why businesses want your attention—and how they can turn it into money—is becoming an important financial life skill.

Why is your attention valuable?

Many social media platforms allow people to use their services without paying a subscription fee. Yet these can be enormously valuable businesses. How?

One important source of revenue is advertising.

Businesses pay social media platforms because millions of people spend time there. Advertisers want opportunities to place products, brands and messages in front of those people.

Your attention therefore has commercial value.

The longer people remain on a platform, the more opportunities there may be to show them advertisements, recommend products and learn about their interests.

This is sometimes described as **the attention economy.**

Businesses compete not just for your money, but for the opportunity to influence what you eventually do with it.

Why does the app want you to keep scrolling?

Think about some familiar features:

- Infinite scrolling means there is no natural place to stop.
- Notifications encourage you to return.
- Likes and comments encourage you to check reactions.
- Short videos allow you to consume one piece of content after another.
- Recommendations continually offer something new.

These features can make social media entertaining and useful. But they can also increase the amount of time you spend on a platform. That time can have financial value to the businesses involved.

Businesses compete not just for your money, but for the opportunity to influence what you eventually do with it.

A BIT OF FUN

This doesn't mean every minute needs to be productive. Entertainment and relaxation have value too.

The financial lesson is simply to recognise that time, like money, is limited.

How you allocate it matters.

Become the customer—not just the target

You don't need to stop using social media to become more financially capable.

Instead, become more aware of what is happening.

When something grabs your attention, pause occasionally and ask:

- Who wants my attention?
- Why do they want it?
- How could they make money from it?

Is this content informing or entertaining me—or trying to influence me?

Would I want this product if I hadn't just seen it online?

Those few seconds of thought create distance between attention and action.

Social media companies, advertisers, creators and influencers have become very skilled at competing for attention.

Your challenge is to become equally skilled at deciding who deserves yours.

Because your attention isn't worthless simply because nobody sends you a bill for it.

Your attention has value. Learn to spend it as carefully as you spend your money. **T**

Your attention has value.

Learn to spend it as carefully as you spend your money.

The Disappearing Pay

My first pay went into my bank account on Friday. By Monday, I was considering reporting it missing.

Money can disappear surprisingly quickly when you first start earning. Takeaway, entertainment, transport, gaming and small purchases can add up before you notice. Your pay probably hasn't actually vanished—you've just discovered how easy spending can be. Checking your transactions occasionally helps answer the mystery: Where did all my money go?

The Financial Diet

I decided to put my wallet on a diet. Unfortunately, my phone keeps feeding it online shopping.

Once, spending money usually involved cash, a wallet or physically visiting a shop. Today, your phone can connect you instantly to stores, subscriptions, games and food delivery. The easier businesses make purchasing, the less time you have to reconsider. A useful habit is creating your own pause between "I want it" and "Buy Now."

The Savings Plan

My savings account and I have a great relationship. I put money in. It asks me why I keep taking it back out.

Saving money once is relatively easy. Leaving it there can be harder. A new game, clothes, concert ticket or weekend with friends can quickly become a reason to raid your savings. Giving savings a specific purpose—car, travel, emergency money, laptop—can make withdrawing it feel like giving up something you really want later.

The Budget

I created a budget and discovered something shocking. Apparently, my money expects me to make choices.

A budget doesn't magically give you more money. What it does is reveal that the same dollar can't be used twice. Spend \$50 today and that \$50 isn't available for your savings goal tomorrow. That's called opportunity cost. A useful budget isn't about saying no to everything you enjoy. It's about deciding what deserves a yes most.

CINEMA OR STREAMING



Cheapest and best value aren't necessarily the same thing.

A new movie you've been waiting months to see has finally arrived. You have two options: head to the cinema or wait until you can watch it at home.

Which is the better choice?

There isn't one correct answer because you aren't simply comparing two ways of watching the same movie. You are comparing two different experiences.

The cinema experience

At the cinema, you get the enormous screen, powerful sound, darkened theatre and the excitement of seeing a new release. For an action, horror or visually spectacular movie, that might make a big difference.

There is also the social experience. Going to the movies with friends can be an event rather than simply entertainment. You meet beforehand, perhaps have something to eat and talk about the movie afterwards.

But there are disadvantages. You need to travel there, arrive at a particular time and sit through the movie without pausing it. You might also find yourself sitting beside someone who talks through the best scenes!

Then there is the cost. A ticket is only part of the possible expense. Transport, popcorn, drinks or food can turn a movie into a much more expensive outing.

The home alternative

Streaming offers something different: convenience.

You choose when the movie starts. You can pause it, wear whatever you like, make your own food and watch from the couch.

It can also become much cheaper when several people watch together. If four friends share the cost of renting a \$25 movie, the entertainment costs just over \$6 each—assuming the service's terms allow the viewing arrangement.

But something may be missing.

Your television isn't a cinema screen. Your family might interrupt. Someone could start checking their phone. And watching another movie at home may not feel particularly special.

What are you really buying?

This is where the decision becomes interesting.

If a cinema outing costs you \$50 altogether and streaming costs \$10, it would be easy to say streaming is the better deal.

But cheapest and best value aren't necessarily the same thing.

Perhaps this is your favourite movie franchise and you've been planning to see it with friends for months. The cinema experience may easily be worth the additional money to you.

For another movie you are only mildly interested in, staying home could make far more sense.

Other variables matter too: Who are you watching with? How important is seeing the movie immediately? How much free time do you have? How far away is the cinema? Do you enjoy crowds? Could the money saved be more useful for something else?

A good decision therefore isn't simply: Which option costs less?

Ask instead: What experience do I want, what will each option cost me in money and time, and which provides better value for me today?

Sometimes the answer will be the cinema. Sometimes it will be the couch.

Knowing why you chose is the useful part. T

FINFLUENCER OR FINANCIAL EXPERT



Watching a poor movie recommendation might waste two hours. Acting on poor financial information could cost you thousands of dollars.

Why are finfluencers so popular?

Financial information hasn't always been easy to understand.

A 60-second video explaining compound interest may seem far more appealing than reading a lengthy financial document. Finfluencers can make complicated subjects interesting, use everyday language and introduce young people to financial ideas they may otherwise never encounter.

That can be valuable.

The problem begins when being "interesting and confident" is mistaken for being "knowledgeable and trustworthy".

A person can have a million followers and still be wrong.

Popularity is not a qualification.

How does the finfluencer make money?

This is one of the most important questions to ask.

Some content creators earn money through advertising. Others receive sponsorships, commissions or payments for promoting products. They may sell courses, memberships or subscriptions. Some use affiliate links that pay them when followers purchase something or open an account.

None of these arrangements automatically means the information is bad.

But you should understand the financial relationship.

Suppose someone says:

"This is the investing platform I recommend. Click my link to join."

Before acting, ask:

Does this person receive money or another benefit if I click, join or invest?

There is a major difference between teaching people "about" money and telling someone what they should do with "their" money.

Social media can teach you almost anything. Within minutes you can find someone explaining investing, cryptocurrency, budgeting, superannuation, property, shares or how to start a business.

Some of this information can be useful. Some can be misleading. And some may be designed primarily to make money for the person providing it.

Welcome to the world of the **finfluencer**.

What is a finfluencer?

The word combines "financial" and "influencer". A finfluencer is someone who uses social media to create content about money, investing or other financial topics.

A finfluencer isn't necessarily a financial expert.

Some have considerable knowledge and experience. Others may simply be enthusiastic about money and good at creating entertaining content. Some may have financial qualifications, while others may have none.

This distinction matters because financial decisions can have serious consequences.

Understanding incentives is an important financial capability.

Education or financial advice?

There is also a major difference between teaching people "about" money and telling someone what they should do with "their" money.

A video explaining what shares are is financial education.

A creator telling followers that a particular investment is certain to rise is something very different.

In Australia, providing some forms of financial product advice is regulated. Financial professionals may need appropriate authorisation and must operate within rules designed to protect consumers.

Social media does not make those requirements disappear.

So be particularly cautious when someone tells you to buy, sell or invest urgently.

Watch for the warning signs

Be suspicious when financial content includes claims such as:

- "Guaranteed returns."
- "Anyone can become rich doing this."
- "You can't lose."
- "This is the secret banks don't want you to know."
- "Act now before everyone discovers it."

Real financial decisions usually involve uncertainty, alternatives and risk. Someone discussing only the potential rewards while ignoring the risks isn't giving you the complete picture.

Images of expensive cars, luxury holidays and enormous account balances aren't evidence either. They are images.

Check before you trust

Before accepting financial information from a finfluencer, investigate.

Who is this person? What qualifications or experience do they have? Are they authorised to provide the type of advice they appear to be giving? Are they selling something? Are they being paid to promote it? Do reliable independent sources support what they are saying? Is it local?

Also ask one particularly useful question:

What does this person gain if I believe them?

Sometimes the answer will be nothing. Sometimes it may be views, followers, advertising income, commissions or sales.



In Australia, providing some forms of financial product advice is regulated.

Financial capability isn't about believing the person who sounds most confident.

Knowing that helps you judge the information more intelligently.

Learn—but don't blindly follow

Finfluencers aren't automatically good or bad. Social media can be an excellent starting point for becoming interested in financial topics.

But it shouldn't necessarily be the finishing point.

Use financial content to generate questions. Learn new terms. Explore ideas. Then check important information against reliable sources before making decisions involving your money.

Financial capability isn't about believing the person who sounds most confident.

It is about developing enough knowledge to ask:

Who is speaking? What evidence supports the claim? What are the risks? And why do they want me to listen?

Those questions can turn you from a follower into a much more informed financial decision-maker. **T**

THE CHEAPEST CHOICE THAT COST CHLOE MORE



The same product isn't automatically the best buy for everyone.

Sixteen-year-old Chloe loved netball.

She trained twice a week, played every Saturday and had recently been selected for her school's senior team. Her old netball shoes had survived almost two seasons, but the soles were wearing down and she could feel that they no longer provided the grip and support they once had.

It was time for new shoes.

Chloe had saved \$160 from her casual job and decided to shop around.

The bargain

At a discount store, Chloe found a pair of sports shoes reduced from \$110 to just **\$55**.

"Half price!" she thought.

They weren't specifically designed for netball, but they looked good, felt reasonably comfortable and were from a brand she recognised.

Chloe tried them on for a few minutes. "They'll do."

She was particularly pleased about having \$105 left from her savings. In Chloe's mind, she'd made the smart financial decision.

Why pay \$140 for shoes when you can get some for \$55?

For the first few training sessions, everything seemed fine. Then Chloe noticed her feet sliding slightly inside the shoes when she changed direction quickly. After several weeks, part of the sole started wearing unevenly. Not long afterwards, a section near the toe began separating.

Ten weeks after buying them, Chloe was shopping for shoes again.

Suddenly, her \$55 bargain didn't look quite so cheap.

Cheapest doesn't always mean best value

This time Chloe did something different.

She visited a specialist sports store and explained that she played netball several times each week.

The assistant showed her three possibilities.

One pair cost \$90, another \$135 and another \$190.

Chloe initially assumed the \$190 shoes must be the best.

But the assistant explained that price alone didn't determine which pair represented the **best buy**.

That got Chloe thinking.

First she considered **purpose**. Netball involves repeated jumping, landing and rapid changes of direction. Shoes designed for that movement could be more suitable than general-purpose sports shoes.

Then came **fit and comfort**. The \$90 shoes didn't fit Chloe particularly well, even though they were the cheapest option.

Next was **durability**. If a \$135 pair lasted an entire season—or longer—it could potentially cost less over time than repeatedly replacing cheaper shoes.

There was also quality and performance. Chloe wasn't a professional athlete who needed the most advanced

equipment available, but she did train and play frequently enough for appropriate footwear to matter.

The \$190 pair had additional features, but Chloe wasn't convinced those features provided another \$55 of value for her.

The best buy depends on the buyer

Chloe eventually chose the \$135 shoes.

Were they the best shoes in the shop? Not necessarily. Were they the cheapest? Definitely not.

But Chloe decided they were **the best buy for her circumstances**.

That distinction is important.

Imagine Chloe's friend Zara plays social netball five times a year. A less expensive shoe might be perfectly adequate for her.

Another player competing at an elite level and training almost every day might reasonably choose the \$190 pair.

The same product isn't automatically the best buy for everyone.

What should you compare?

Chloe realised that making a best-buy decision can involve many variables:

- **Price:** What does it actually cost?
- **Purpose:** Is it suitable for what you need it to do?
- **Quality:** How well is it made?
- **Durability:** How long is it likely to last?
- **Frequency of use:** Will you use it twice a year or four times a week?
- **Fit and comfort:** Particularly important for clothing, footwear and sporting equipment.
- **Performance:** Will paying more provide a meaningful improvement?
- **Safety:** Could better quality or design reduce unnecessary risk?
- **Warranty and returns:** What happens if something goes wrong?
- **Reviews and reputation:** What have other users experienced?
- **Second-hand options:** Does the item actually need to be new?

And finally:

- **Your circumstances:** What can you comfortably afford?

But expensive doesn't automatically mean better

Chloe also learned another lesson.

"Buy the best" does ****not**** mean "buy the most expensive."

Premium products may include features you don't need. Brand names can carry higher prices. Marketing can make relatively small differences appear enormous.

A \$300 sporting item isn't automatically three times better than one costing \$100.

The aim is to find the combination of ****price, quality, suitability and value that works for you****.

Chloe does the maths

Chloe's first shoes cost \$55 and lasted about ten weeks.

If she had to replace them three times, she could spend: $3 \times \$55 = \$165$

If her \$135 shoes lasted the same period, they would actually be more expensive.

But if they lasted a full season and into the next one, while also being more suitable for regular netball, Chloe might receive much greater value from them.

She couldn't know exactly how long either pair would last. Best-buy decisions often involve judgement rather than perfect information.

But she could make a more informed choice.

As Chloe walked out with her new shoes, she realised something.

She hadn't made a mistake the first time because she wanted to save money.

She had made a mistake because ****price was almost the only thing she considered****.

The cheapest buy answers one question:

"Which one costs the least today?"

A best buy asks a much better question:

"Which choice gives me the best value for what I actually need?"

And those two answers aren't always the same. T

MONEY MESSAGES



LOOK BEFORE YOU LEAP

The banana peel is a classic symbol of an unexpected mistake. Someone is moving confidently forward, fails to notice what is directly in front of them—and suddenly everything changes.

Money can work the same way.

For teenagers, many financial mistakes don't begin with a deliberately bad decision. They happen because someone doesn't stop to look. You subscribe to a free trial and forget that payments start next month. You buy something online without checking the return conditions. You lend money to a friend without discussing when it will be repaid. You accept a job without understanding your pay rate. You click on a message because it appears to come from your bank.

Most of these financial "banana peels" can be avoided by developing one simple habit:

Pause before you act.

Read the details. Ask questions. Compare alternatives. Check your bank account. Think about what could go wrong.

Being financially capable doesn't mean you will never make a mistake. Everyone does.

It means learning to recognise risks before you step on them—and learning from the occasional slip when you don't.

FINANCIAL LIFE SKILL: Before an important financial decision, ask: What haven't I checked yet? **T**

Being financially capable doesn't mean you will never make a mistake.



PRACTICE MAKES PROGRESS

Nobody picks up a guitar for the first time and immediately plays brilliantly.

Learning requires practice. You make mistakes, learn a few chords, practise again and gradually become more capable.

Financial skills develop in much the same way.

You don't suddenly become good with money when you turn 18. Financial capability grows through small experiences: managing your first \$20, saving towards something you want, reading your first payslip, comparing prices, using a bank account, creating a budget and perhaps making your first investment.

A teenager learning guitar also makes another type of investment—an investment in themselves.

The guitar might cost money. Lessons may cost money. Practice requires time. But the return isn't necessarily financial. The young musician develops a skill, confidence, creativity, discipline and perhaps friendships. For some people, that skill might eventually even produce income.

This reminds us that not every worthwhile investment sits in a bank account or investment portfolio.

Education, skills and experiences can increase what economists call your human capital—the abilities and knowledge you carry with you.

Your most valuable investment while you are young may therefore be yourself.

FINANCIAL LIFE SKILL: Money spent developing useful skills can sometimes create value long after the money itself has gone. **T**



DON'T COUNT ON LUCK

Imagine being told you could become a millionaire this week simply by choosing the right numbers.

It's easy to understand why lotteries attract attention. Someone really does win—and every ticket creates the possibility that it could be you.

But possibility and probability are not the same thing.

Games of chance are designed so that most participants will not win major prizes. If they regularly paid participants more than they collected, they wouldn't be sustainable businesses.

For teenagers, there is a much broader financial lesson here than lotteries.

Be careful whenever someone sells you the dream of easy money.

It might be gambling, a "guaranteed" investment, a get-rich-quick scheme, a cryptocurrency tip or an influencer claiming to know the secret to becoming wealthy.

Building financial wellbeing is usually much less exciting: learning, working, saving, investing carefully, managing risks and allowing time to do some of the heavy lifting.

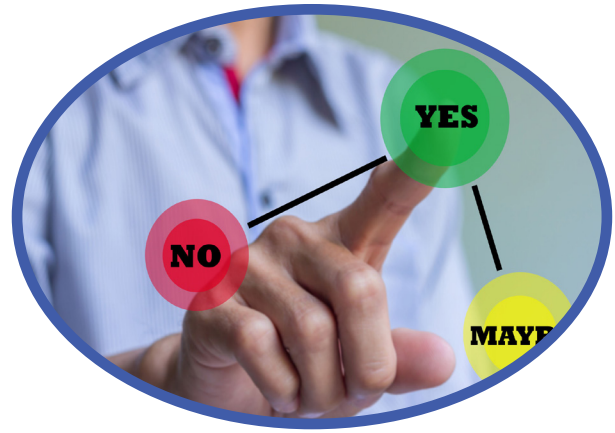
Luck can certainly affect life. Some people receive unexpected opportunities, inherit money or happen to make a successful investment.

But luck isn't a financial plan.

You can hope to get lucky while still building a future that doesn't depend upon it.

FINANCIAL LIFE SKILL: Before risking money, ask: What are the real odds—and what happens to me financially if I lose? **T**

... luck isn't a financial plan



WHEN IN DOUBT, THINK IT OUT!

Should I buy it? Yes. No. Maybe.

Financial decisions would be much easier if there were always one obvious correct answer. Usually there isn't.

Imagine you have \$300 saved and want a \$180 pair of shoes.

Should you buy them?

The answer depends on questions the price tag can't answer.

How much income do you have? What else are you saving for? How often will you wear them? Do you already own suitable shoes? Is \$180 affordable for you? Are you buying them because you genuinely want them—or because everyone else seems to have them?

Two teenagers could face exactly the same purchase and reasonably make different decisions.

The important financial skill is not always saying no. Someone who never spends money isn't automatically financially capable.

It is learning how to make a considered yes.

And "maybe" can be powerful too. It creates time to compare prices, think about alternatives and decide whether you still want something tomorrow.

Advertising often encourages us to ACT NOW! Financial capability sometimes tells us to do the opposite.

FINANCIAL LIFE SKILL: When you're uncertain about a non-essential purchase, don't force yourself to decide immediately. Maybe can mean: I need more information or more time. **T**

MONEY QUICK BITS

THE 24-HOUR RULE

Seen something you suddenly have to buy? Unless you genuinely need it now, wait 24 hours before purchasing. The excitement created by advertising, social media or a special offer can disappear surprisingly quickly. If you still want it tomorrow and can afford it, you can make the decision with a clearer head. **T**

CHECK YOUR BALANCE BEFORE YOU SPEND

Knowing roughly how much money you have isn't the same as knowing. Before making a significant purchase, check your actual account balance and think about any payments that are still to come. A quick look at your banking app can prevent an impulse purchase from becoming a problem later. Knowing where you stand financially is one of the simplest money habits you can develop. **T**

GIVE SAVINGS A NAME

"Save more money" isn't a particularly motivating goal. \$800 for my first car, \$1,500 for a holiday or \$500 emergency money gives saving a purpose. Naming your savings can make it easier to resist spending the money on something less important. **T**

\$10 A WEEK IS \$520 A YEAR

Small amounts add up in both directions. Save \$10 each week and you'll have \$520 after a year. Spend an unnecessary \$10 every week and \$520 disappears. Don't obsess over every small purchase—but recognise the cumulative effect of habits that happen repeatedly. **T**

Understand the cumulative effect of habits that happen regularly

CHECK YOUR SUBSCRIPTIONS

Music, streaming, gaming, apps, cloud storage and other subscriptions can quietly drain your account because payment happens automatically. Check your bank transactions occasionally and identify everything you are paying for. If you rarely use something, ask: Would I choose to buy this again today? **T**



FREE CAN STILL COST YOU

A "free trial" may require your payment details and automatically become a paid subscription. "Free shipping" may require you to spend another \$30. A "buy one, get one free" offer still costs money if you didn't need either item. Whenever you see FREE, ask: What do I have to do, buy or provide to get it? **T**

PROTECT YOUR FIRST PAYSIP HABIT

Your first regular income can establish habits that last for years. Consider moving part of every pay into savings before you start spending. Even a small percentage creates the habit of keeping some of what you earn rather than automatically adjusting your spending to consume everything. **T**

KNOW THE DIFFERENCE BETWEEN CAN BUY AND CAN AFFORD

Having \$300 in your account means you can buy something costing \$250. It doesn't necessarily mean you can afford it. What bills are coming? Do you need money for transport? Are you saving for something important? Affordability isn't just about having enough money today—it's about what remains for tomorrow.

QUICK CHALLENGE: Pick just one of these eight ideas and practise it for the next month. Good financial wellbeing is often built from small behaviours repeated until they become habits. **T**

MONEY MATHS



CHALLENGE 1 – THE PHONE UPGRADE

Your current phone still works, but you have your eye on a new one costing \$1,200.

You have \$450 saved and can save \$50 each fortnight from your casual job.

Waiting isn't always easy, particularly when friends already have newer phones and advertising keeps reminding you about the latest features.

But saving before buying can help you avoid debt and gives you time to decide whether the upgrade is really worth the money.

The challenge:

How many fortnights will it take to save the additional \$750 you need? Approximately how many months is that?

Bonus question: If you could sell your old phone for \$250 and put that money towards the new one, how much sooner could you buy it?

Answer:

$\$750 \div \$50 = 15$ fortnights, or about 7 months.

After selling the old phone, you need only \$500:

$\$500 \div \$50 = 10$ fortnights, or about 4½ months.

That means selling the old phone could bring your purchase forward by approximately five fortnights—or 10 weeks.

Of course, you would also need to consider whether \$250 is a realistic selling price and whether there are any other costs associated with changing phones.

Think about it: Is upgrading sooner worth giving up your old phone—and what else could \$1,200 buy or how else could \$1200 be used productively? **T**



CHALLENGE 2 – THE WEEKLY TAKEAWAY

Alex buys a \$14 takeaway meal twice each week after school or work.

Fourteen dollars doesn't sound like a major expense. That's one reason repeated small purchases can be easy to overlook. The individual decision may not matter much, but a habit that happens every week can become a surprisingly large annual expense. The maths helps reveal the bigger picture.

The challenge:

How much does Alex spend in:

- one week?
- one month (use four weeks)?
- one year (52 weeks)?

Now imagine Alex takes food from home once each week and saves that \$14 instead. How much would be saved over a year?

Answer:

- Weekly: $2 \times \$14 = \$28$
- Four weeks: $4 \times \$28 = \$112$
- One year: $52 \times \$28 = \$1,456$

Replacing just one takeaway each week saves:

$52 \times \$14 = \$728$ a year.

Importantly, the lesson isn't that buying takeaway is bad. Alex might really enjoy meeting friends for food. Instead, the calculation shows how changing a regular habit slightly—rather than eliminating it completely—can release money for another goal while still allowing Alex to enjoy spending.

Think about it: If Alex saved that \$728, what could it be used for instead? What does the example tell you about the financial impact of small habits repeated regularly? **T**

WOULD YOU BUY IT IF NOBODY COULD SEE IT?



Brands can sell identity, aspiration, belonging and status.

Imagine you've just found the perfect pair of sneakers.

They're expensive, but they're the brand everyone seems to be wearing. You can already picture yourself walking into school in them. Your friends will notice. They might even ask where you bought them.

Now imagine something different.

Nobody will ever see you wearing them.

No friends. No photos. No social media posts. No comments. No one knows which brand they are or how much they cost.

Would you still want them as much?

It's a strange question, but it can reveal something important about the relationship between **money, identity and other people**.

We don't buy things only because we need them

Most of us need clothes. But we don't all buy the same clothes.

We need shoes, but one person might happily spend \$60 while another wants a pair costing \$250.

A phone makes calls, sends messages and accesses the internet. Yet having the latest model can mean something beyond what the phone actually does. Why?

Because some purchases have **social value** as well as practical value.

The brands we wear, technology we carry, places we visit and experiences we share can communicate something about us.

- "This is my style."
- "This is what I'm interested in."
- "This is the group I belong to."
- "This is how I want other people to see me."

That isn't necessarily bad. Humans are social. What other people think of us can matter.

But it becomes financially important when **being seen becomes a major reason for spending**.

Social media has changed the audience

There was a time when a new outfit might be seen by friends at school or people at a party.

Today, one photograph can be seen by hundreds or thousands of people. Social media gives us an audience.

It also gives us access to everybody else's highlight reel—new clothes, concerts, holidays, restaurants, cars, bedrooms, gaming setups and phones.

The problem is that we don't necessarily see the financial story behind the image.

Was the holiday saved for over two years? Was the outfit borrowed? Did someone's parents pay for the phone? Is the influencer being paid to promote those sneakers? Was the restaurant meal a rare birthday treat?

We see the **purchase**, but not necessarily the circumstances. Comparing your financial life with someone else's images can therefore be misleading.

Status has a price

Businesses understand that products can represent more than their practical purpose.

A sneaker isn't necessarily marketed simply as something that protects your feet. It might be associated with a famous athlete, musician or lifestyle.

A watch doesn't only tell the time. A car doesn't only provide transport. A handbag doesn't only carry things.

Brands can sell identity, aspiration, belonging and status.

Sometimes people willingly pay more for those things—and that can be a legitimate choice.

The financial life skill is recognising **what you are paying for**.

If two pairs of shoes perform almost identically but one costs an extra \$120 because of its brand, you are effectively deciding whether the brand is worth \$120 to you. Maybe it is.

But make that decision consciously.

Try the nobody-can-see-it test

Before making a non-essential purchase, try asking:

Would I still buy this if nobody else ever knew I owned it?

If the answer is **yes**, great. You may genuinely value the product, its quality, design, comfort or usefulness.

If the answer is **no**, don't immediately assume the purchase is foolish.

Instead, ask another question:

Why does being seen with it matter to me?

Perhaps fashion is important to you. Maybe collecting sneakers is your hobby. Perhaps dressing a certain way helps you feel confident or connected to a group.

Those things have value too.

But perhaps the answer is less comfortable.

Maybe you are worried about being judged. Perhaps you're trying to keep up with friends. Maybe an influencer has convinced you that owning something will make your life look more successful.

Understanding the reason can change the decision.

Maybe you are worried about being judged. Perhaps you're trying to keep up with friends.

What are you giving up?

Suppose you have saved \$600. You want a \$300 jacket largely because it is fashionable. You can buy it.

But spending \$300 also means giving up whatever else that \$300 could have done.

It could remain in your savings. It could help pay for driving lessons. It could go towards a laptop, travel, sport, education or your first car.

Economists call this **opportunity cost**. Every dollar can only be spent once.

That means a useful question isn't simply: "Can I afford it?" It is also: "What am I choosing instead?"

You don't have to impress everyone

One of the more powerful financial skills you can develop as a teenager has nothing to do with calculating interest or creating a spreadsheet.

It is becoming comfortable making financial choices that other people may never notice. Saving isn't particularly visible.

Not upgrading your phone isn't exciting. Wearing something you already own doesn't generate much attention. Building an emergency fund probably won't attract likes.

But many of the behaviours that strengthen financial wellbeing happen quietly.

There is nothing wrong with enjoying brands, fashion, technology or experiences. Money is meant to help you live the life you value—not simply accumulate in an account.

The challenge is knowing whose values are driving your decisions.

So next time you're about to spend money on something you really want, imagine there is no audience.

No likes. No comments. No friends watching. No one to impress.

Then ask: Would I still buy it if nobody could see it?

Whatever your answer, understanding **why** may tell you something valuable about yourself—and about your money. 

FREE SHIPPING ISN'T FREE!



Someone still
pays for delivery!

You are shopping online and find something you want for \$42.

Then you see the message: FREE SHIPPING ON ORDERS OVER \$60.

Shipping normally costs \$8.

Suddenly, spending another \$18 seems like a clever idea. Why pay \$8 for delivery when you could put that money towards getting something else?

So you add another item costing \$20.

Congratulations—you've qualified for free shipping.

But have you actually saved money?

Do the maths

Let's compare the two choices.

Option 1:	Original item:	\$42
	Shipping:	\$8
	Total:	\$50

Option 2:	Original item:	\$42
	Extra item:	\$20
	Shipping:	FREE
	Total:	\$62

You saved \$8 on shipping.

But you spent **\$12 more overall**.

If you genuinely wanted the second item, that might be perfectly reasonable. But if you bought it only to avoid paying for shipping, the word **FREE** has encouraged you

to spend more money.

And that's exactly why free-shipping offers can work so well.

Businesses understand how we think

Free shipping isn't necessarily a trick. It can be a genuine benefit to customers.

But businesses also know that people dislike paying for delivery. Why?

Because shipping can feel like paying for nothing. You can see the value of the shoes, game or clothes you've purchased. Paying another \$8 simply to get them delivered feels less satisfying.

So a retailer might offer free shipping once your order reaches a certain amount.

That threshold isn't necessarily chosen randomly.

If customers normally spend around \$45, setting free shipping at \$60 may encourage some people to add another product to their cart. The business sacrifices the separate shipping charge but may gain a larger sale.

The customer feels rewarded.

The retailer increases the value of the order.

Both sides understand the word FREE very differently.

Someone still pays for delivery

There is another reason "free shipping" isn't literally free.

Someone has to transport your purchase.

There are warehouses, packaging, staff, vehicles, fuel, logistics companies and delivery drivers involved in

getting an online order to your door.

Those things cost money.

A business may absorb the cost as part of attracting customers. It may build some delivery costs into product prices. Or it may expect larger orders and additional sales to compensate for the shipping expense.

"Free shipping" really means:

You aren't being separately charged for shipping on this transaction.

That's not quite as exciting, so you probably won't see it written across an online store in giant letters.

Watch the countdown

Some online stores make the offer even more tempting.

You're only \$11 away from FREE SHIPPING!

A progress bar appears.

Now it almost feels as though you are wasting an opportunity if you don't find something else to buy.

You start searching—not because you need anything, but because you need another \$11 in your shopping cart.

Then you discover that nothing useful costs exactly \$11. So you add something for \$17.

This is where a useful financial habit can help:

Stop looking at how much more you need to spend and look at the final amount you will pay.

The checkout total matters more than the free-shipping message.

Free returns can influence you too

Shipping isn't the only online-shopping cost worth considering.

What happens if the clothes don't fit? Who pays for the return? Is there a restocking fee? Do you receive a refund or store credit?

A slightly cheaper product with expensive returns could ultimately represent worse value than one from a retailer offering straightforward returns.

The **best buy** therefore isn't always the item with the lowest advertised price.

Consider the total cost of getting the product, keeping it—or sending it back.

When free shipping really is valuable

None of this means you should avoid free shipping.

Which option leaves more money in my pocket?

Suppose you already planned to buy three items costing \$75 altogether and shipping becomes free above \$60.

Great. You have received a genuine benefit without changing your spending behaviour.

Or perhaps you need two new sporting items and buying them together eliminates a delivery charge you would otherwise pay twice.

Again, sensible.

The key question is:

Did free shipping reduce the cost of something I already intended to buy—or did it persuade me to buy something else?

That distinction matters.

Build the habit: calculate before clicking

Online shopping is designed to be convenient. Sometimes it is almost **too** convenient.

A few clicks can move you from seeing something to owning it without ever physically handing over money.

So before pressing ****BUY NOW****, ignore the colourful messages for a moment.

Look at the numbers.

What did you originally intend to buy?

What is the final checkout price?

Have you added something simply to qualify for a promotion?

Would paying the shipping charge actually cost less?

"Free" is one of the most powerful words in marketing.

It can represent genuine value.

It can also encourage you to spend money you never intended to spend.

The financially smart question isn't "How do I get free shipping?"

It's: **"Which option leaves more money in my pocket?"**

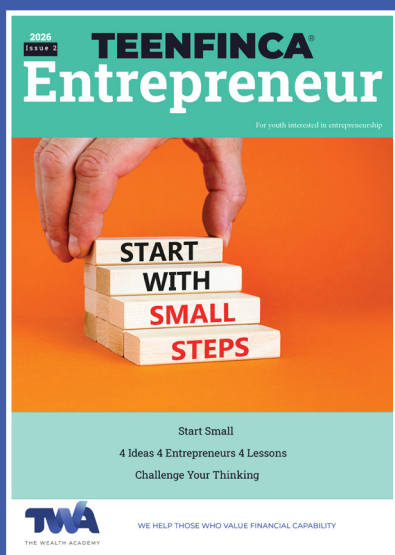
Issue 2

2026

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- 4 ideas, 4 entrepreneurs, 4 lessons
- Challenge your thinking

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