Women's WEALTH

WINTERGARDEN BUNDABERG
SATURDAY NOVEMBER 7
9AM - 3PM

wide bay kids

Black Lab Finance

MONEY NOW

Women's Wealth

Jamila Devine

Mortgage Broker



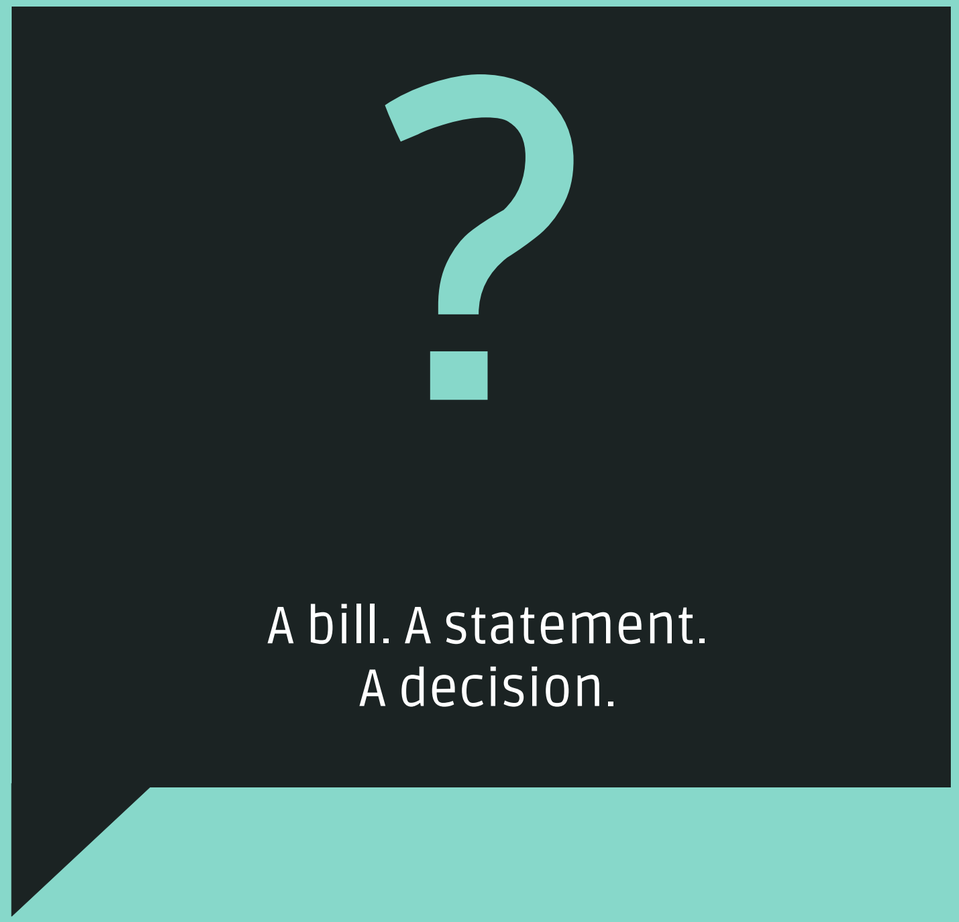
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What would you like to feel clearer about?

- You can start with estimates.
- Questions are welcome at any stage.
- Your figures stay private.

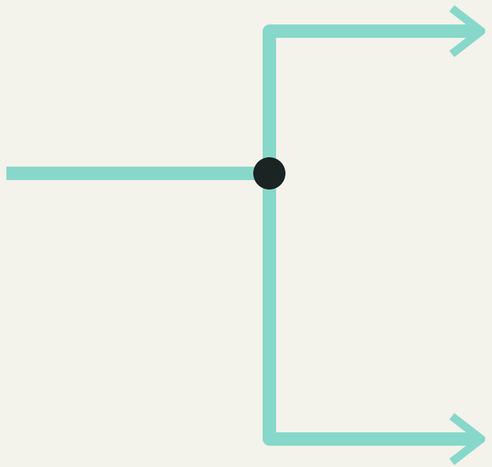


One private note in your workbook.

Your money, on one page

Coming in

Take-home income



Owing

Debt balances

↓ required repayments

Committed

Everyday costs and repayments

Set aside

Savings and future bills

To check

- Use what actually arrives in your account.
- Include bills, debts and money set aside.
- Circle one number you need to check.

Circle one gap in your workbook.

How much of payday is already spoken for?



$450

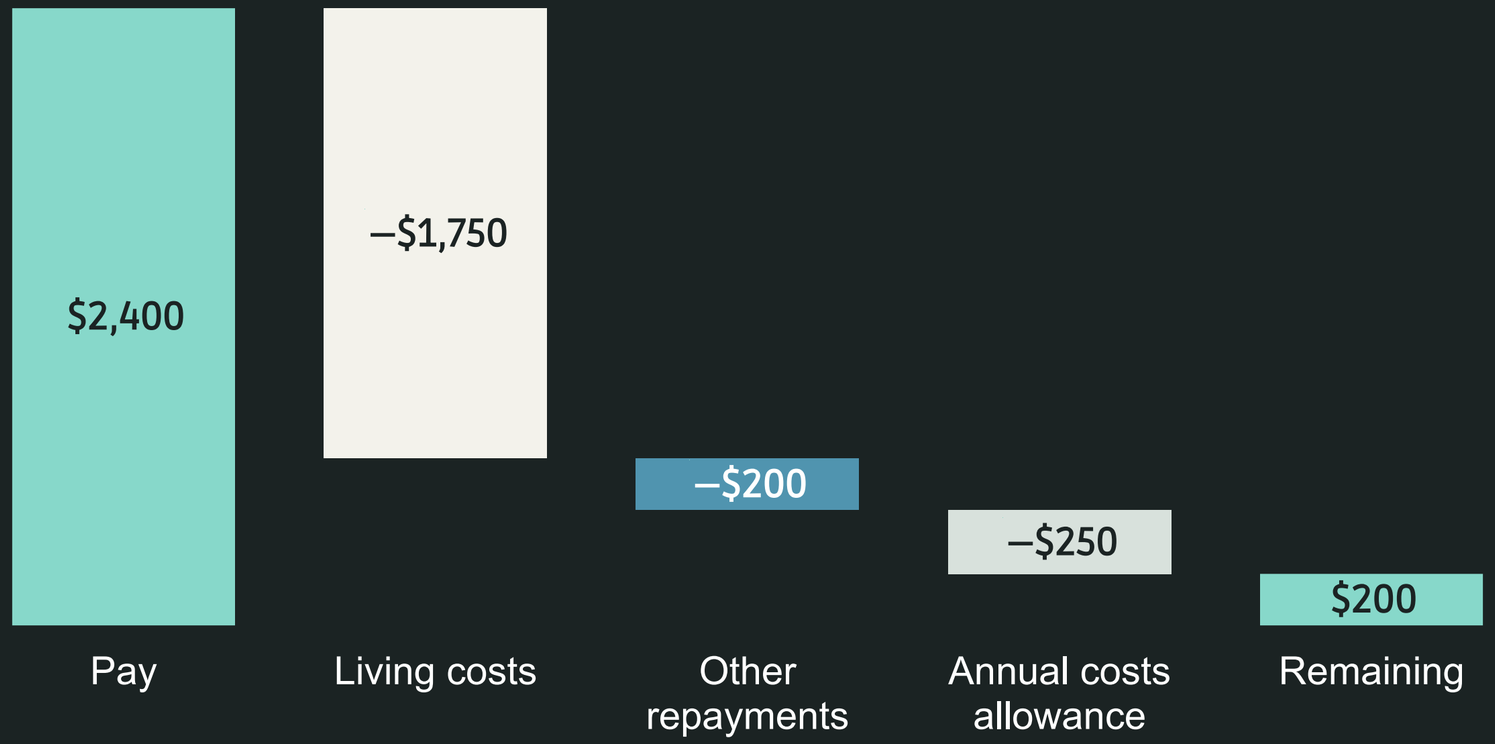
looks available

- Take-home pay is the starting point.
- Allow for bills before the next payday.
- Keep every amount in the same timeframe.

Casey's fictional fortnight. Living costs include housing. The $450 still needs checking.

The bills that haven’t arrived

One more allowance changes the picture.



$200

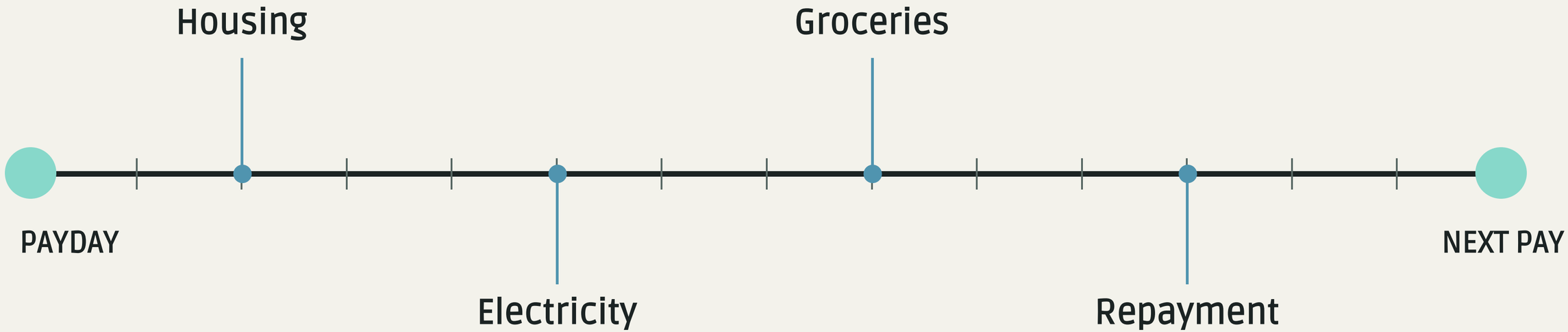
remains this fortnight

$6,500 ÷ 26 pays
= $250 each pay

- Check the next bill’s due date.
- Keep a buffer separate from planned bills.

Fictional example. Annual costs are additional to living costs. The $250 is reserved, not necessarily paid now.

What does your next pay need to cover?



- Include bills and required repayments.
- A buffer can start small, when affordable.
- Review when income or costs change.

Illustrative timing only. Use your own pay dates and the actual dates your bills fall due.

What if there is still a shortfall?

A budget can show the problem. Support can help with the next step.

01	**Bills fall due before the pay arrives**	→	• Ask about payment timing.
02	**Income does not cover essential costs**	→	• Review income, concessions and entitlements.
03	**Repayments are becoming difficult**	→	• Contact the lender's hardship team.

• A free financial counsellor can help you work through the options.

The repayment is only one number

A fictional $20,000 loan

$20,000
balance

5 years
term



10%
annual rate

$0
fees assumed

- Know any security and conditions.
- Include cards and buy now pay later.
- Repayments alone do not show total cost.

Hypothetical monthly principal-and-interest loan. Constant rate. No fees. Repayment rounded.

A lower repayment can cost more

The same amount borrowed. Different interest costs.

OPTION A

$425

a month
10% p.a. for 5 years



TOTAL REPAID

$25,496

OPTION B

$243

a month
8% p.a. for 10 years



TOTAL REPAID

$29,119

About $3,600 more overall with B

- Compare the full term and total cost.
- The repayment still needs to fit your budget.

Hypothetical monthly P&I. Constant rates. No fees. Figures rounded separately. Affordability still matters.

What is missing from this offer?

FICTIONAL OFFER

ONLY

$243

a month

For discussion in this workshop.

Which two questions would you ask?

- Ask for the total cost in writing.
- Check fees, restrictions and exit costs.
- Ask who pays the adviser or broker.
- Pause if an answer is unclear.

30 seconds with a neighbour.

Who can help?

National Debt Helpline

1800 007 007

Free and confidential
financial counselling. Weekdays.

- Start with the bill or statement.
- You do not need every answer first.

Borrowing questions

Mortgage or finance broker

Repayment difficulty

Your lender's hardship team

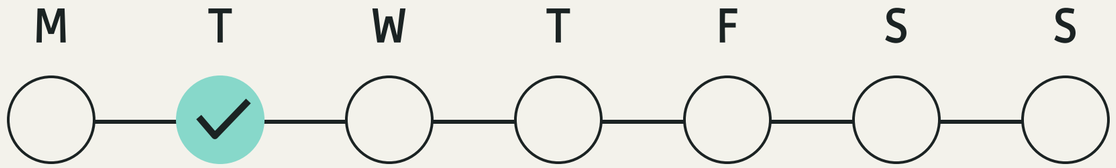
Super and investing

An appropriately qualified financial adviser

Tax and business

Accountant or tax agent

One action for the next seven days



Pick a day. Give it a time.

- Choose one action you can complete.
- Give it a day and time.
- Write down who could help.

ONE POSSIBLE NEXT STEP

I will

Find my card statement and check the rate and fees.

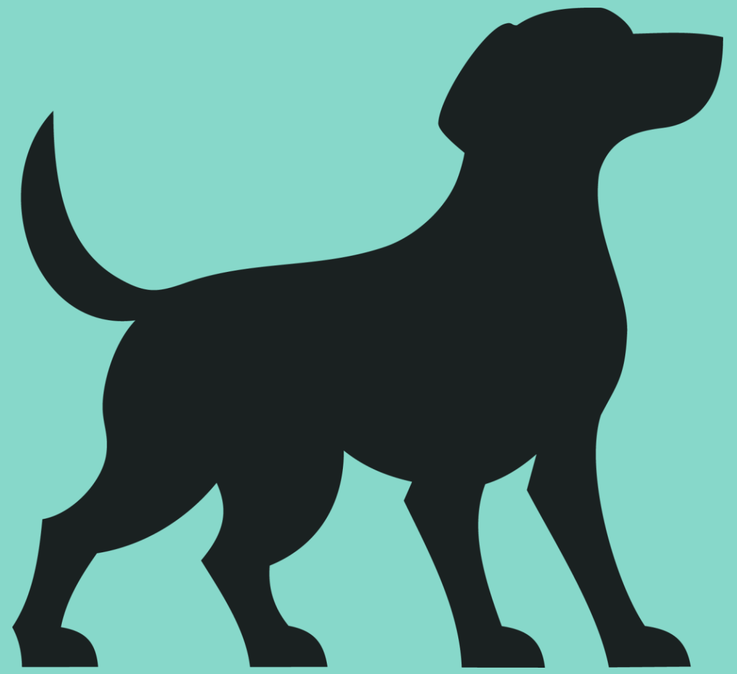
On

Tuesday evening

Two private minutes in your workbook.

What is still on your mind?

- Which term needs a plain-language explanation?
- What would you like to check next?
- Personal questions can continue privately.



Jamila Devine

blacklabfinance.com.au



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MONEY Later

Women's Wealth

Gemma Mitchell

Financial Adviser





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MONEY CHANGES

Women's Wealth

Naomi Nicholls

Financial Adviser



WOMEN'S WEALTH EVENT

NICHOLLS WEALTH Solutions

Money Changes

How do I navigate financial turning points?

Bundaberg | Saturday 7 November 2026

A practical conversation about navigating life's financial turning points

02

A little about Nicholls Wealth Solutions

Helping you make informed decisions about your financial future

At Nicholls Wealth Solutions, we believe financial advice starts with listening - understanding what matters to you, where you are today and what you would like your future to look like.

Our role is to make financial matters easier to understand, explain your options and support informed decisions that reflect your individual circumstances and goals.

Whether you are reviewing your superannuation, thinking about retirement or navigating a major life change, having a clear picture and a considered plan can make a real difference.

Today is about sharing practical information, encouraging questions and helping you feel more confident about the financial decisions ahead.

03

A different chapter. A different money story.

Our financial lives rarely follow a straight line.

Some changes are exciting: a new job, a business, a home or retirement.

Some are unexpected: separation, illness, caring responsibilities or loss.

Some happen gradually: children becoming independent, ageing parents or changing priorities.

The question is not whether life will change. It is how prepared we can be when it does.

04

Today is about confidence, not perfection

You do not need to be a financial expert to make better financial decisions.

- Understand what is changing and what it may mean for your money.
- Know the key questions to ask before making big decisions.
- Recognise which decisions are urgent - and which can wait.
- Build a small, practical next-step plan.

The turning points map

Different life events can change several parts of your financial world at once.

- Work: promotion, redundancy, career break, business sale or returning to work.
- Relationships: partnering, separation, divorce or becoming widowed.
- Family: having children, supporting adult children or caring for parents.
- Wealth: buying or selling property, receiving an inheritance or managing a settlement.
- Later life: approaching retirement, downsizing or changing health and care needs.

06

Pause before you make the big move

When life changes, decisions can feel urgent - even when they are not.

- Separate immediate practical needs from longer-term financial decisions.
- Gather information before signing, transferring, selling or withdrawing.
- Check deadlines, tax implications, fees and any loss of benefits or protections.
- Get independent advice where the decision is significant or difficult to reverse.
- Give yourself permission to pause, where circumstances allow.

07

Start with your financial snapshot

Before deciding where to go, understand where you are today.

Income: salary, business income, pension payments, government support and other sources.

Spending: essential costs, lifestyle costs, debt repayments and irregular expenses.

Assets: savings, investments, property, superannuation and business interests.

Liabilities: mortgage, personal loans, credit cards, guarantees and tax obligations.

Protection: insurance, emergency savings, beneficiaries and legal documents.

08

Cash flow: your everyday foundation

A plan works best when it reflects the money actually coming in and going out.

- Know your regular income and fixed commitments.
- Identify costs that may change during a transition.
- Allow for annual and irregular bills - not just monthly expenses.
- Build a buffer for surprises if you can.
- Review subscriptions, debt costs and spending that no longer matches your priorities.

09

An emergency buffer buys breathing room

Accessible savings can help you make decisions without unnecessary pressure.

- Set a realistic first target, then build gradually.
- Keep emergency money accessible and separate from everyday spending if helpful.
- Consider upcoming costs such as car repairs, medical expenses or home maintenance.
- Review the buffer when your household, work or caring responsibilities change.
- Balance cash reserves with high-interest debt and other priorities.

Superannuation: make it part of the conversation

Super is often one of the largest financial assets people build over their working lives.

- Find all your super accounts and check whether any accounts are lost or inactive.
- Review fees, investment options and insurance held inside super.
- Check your contributions and employer payments.
- Understand who may receive your super if you die - and how nominations work.
- Revisit your strategy after career breaks, separation, inheritance or a change in work.

Career changes and caring responsibilities

Time out of paid work can have a long financial tail.

- Consider the effect on income, savings, super contributions and career progression.
- Discuss how household expenses and financial responsibilities will be shared.
- Check whether insurance cover or workplace benefits may change.
- Explore options for returning to work, retraining or flexible employment.
- Where possible, keep your super and longer-term goals in view - even during a busy season.

DISCUSSION SCENARIO

Scenario 1 - Emma: career break and family finances

How can a temporary change in work affect the longer-term picture?

EMMA, 38

Lives in regional Queensland.

Works four days a week and is considering reducing to two days for 18 months to care for family.

She and her partner have a mortgage and two children.

WHAT'S HAPPENING?

Emma is focused on whether the household can manage the immediate drop in income. She has not yet considered what the change could mean for her superannuation, insurance, emergency savings or her ability to return to full-time work later.

ASK THE ROOM

- What would you want Emma to understand before changing her hours?
- Which financial impacts are immediate - and which may only become visible later?
- What conversations should Emma and her partner have before making the decision?

When a relationship begins

A new partnership can mean shared goals - and shared financial decisions.

- Talk openly about income, debt, spending habits and financial expectations.
- Decide how household costs will be shared.
- Understand ownership of property, savings and other assets.
- Review superannuation beneficiaries, insurance and estate planning.
- Consider legal advice before combining finances or buying property together.

Separation or divorce: protect your position

A relationship ending can be emotionally and financially demanding.

- Understand the full picture: assets, debts, super, income and ongoing expenses.
- Keep copies of important financial and legal documents.
- Be careful about rushed agreements, transfers or refinancing.
- Understand that property and super arrangements can have legal and tax consequences.
- Seek appropriate legal and financial advice before finalising a settlement.

DISCUSSION SCENARIO

Scenario 2 - Michelle: separation and starting again

When everything feels urgent, which decisions should come first?

MICHELLE, 52

Recently separated after a long marriage.

Owns a home jointly with her former partner.

Has some superannuation but has not managed most household finances herself.

Her adult children have moved out.

WHAT'S HAPPENING?

Michelle wants financial certainty quickly. She is considering agreeing to keep the home while her former partner keeps other assets, but she does not yet know her future income, living costs, borrowing capacity or the value and tax implications of the overall asset pool.

ASK THE ROOM

- What information should Michelle gather before agreeing to anything?
- What could be the advantages and disadvantages of keeping the family home?
- Which professionals might she need around the table?

Becoming widowed: one step at a time

After a loss, there may be many decisions—but not all need to be made immediately.

- Identify immediate practical matters and who can help with them.
- Locate the will, insurance policies, super details and key financial records.
- Contact relevant institutions to understand their processes and timeframes.
- Review cash flow, debts, income and any changes to benefits or entitlements.
- Before selling assets or changing investments, understand the options and implications.

Inheritance: opportunity, responsibility and emotion

Receiving money can create choices - and sometimes pressure.

- Confirm what you have received, when it is available and whether conditions apply.
- Pause before making major purchases, gifts or investment decisions.
- Consider debt, emergency savings, future goals and tax implications.
- Understand whether the inheritance affects any government benefits or other arrangements.
- Make decisions that reflect your values, not other people's expectations.

DISCUSSION SCENARIO

Scenario 3 - Julie: inheritance and retirement choices

A windfall can create opportunities - but also competing priorities.

JULIE, 61

Single and working three days a week.

Owns her home with a modest mortgage.

Has superannuation and is thinking about retiring within five years.

She has just received a $180,000 inheritance.

WHAT'S HAPPENING?

Julie is considering paying off the mortgage, adding money to super, investing outside super, renovating her home and helping her adult daughter with a house deposit. She feels she should make a decision quickly, so the money is 'doing something'.

ASK THE ROOM

- What should Julie clarify before deciding where the inheritance goes?
- How might her retirement timeframe affect the choices she considers?
- How could she balance helping family with protecting her own future security?

Property decisions: home, investment or downsizing

Property can be both a place to live and a major part of your wealth.

- Look at affordability beyond the purchase price: rates, insurance, maintenance and transaction costs.
- Consider debt levels, interest-rate changes and access to cash.
- Understand tax and government-benefit implications before selling or transferring property.
- Think about location, accessibility, family support and future care needs.
- Compare the emotional value of a home with the practical cost of keeping it.

Investing through change

Your investment strategy should reflect your goals, timeframe and ability to tolerate risk.

- Clarify what the money is for and when you may need it.
- Understand the trade-off between risk and potential return.
- Diversification can help reduce reliance on one investment or asset class.
- Check fees, liquidity, tax and how an investment fits with the rest of your finances.
- Be cautious of pressure, promises of high returns or investments you do not understand.

Debt: understand the cost and the options

Debt can be manageable, but it can also reduce flexibility during a life transition.

- List balances, interest rates, minimum repayments and loan terms.
- Prioritise understanding high-interest debt and any missed payments.
- Check the consequences before refinancing, consolidating or using home equity.
- Contact lenders early if repayments may become difficult.
- Build a repayment approach that is realistic and sustainable.

Insurance: what are you relying on?

Insurance is there to help protect against financial shocks - but cover needs regular review.

- Check life, total and permanent disability, income protection and relevant general insurance.
- Understand what is covered, exclusions, waiting periods and benefit periods.
- Review cover after a new job, mortgage, separation, health change or retirement.
- Check whether cover is held through super and what happens if accounts change.
- Do not cancel existing cover until replacement arrangements are understood and confirmed.

Retirement: more than a date on the calendar

Retirement is a transition from building wealth to using it with purpose.

- Estimate the income you may need for the lifestyle you want.
- Understand your super, other investments, debts and likely expenses.
- Consider when and how you might access super, subject to the rules.
- Review investment risk, cash flow, longevity and health or care costs.
- Plan for the non-financial side too: identity, connection, purpose and routine.

Government support and entitlements

You may be eligible for support at different stages of life.

- Eligibility can depend on age, income, assets, residency and personal circumstances.
- Changes in work, relationship status, assets or living arrangements may affect entitlements.
- Check current rules with Services Australia or the relevant government agency.
- Ask how a proposed financial decision may affect payments before proceeding.
- Keep records and report changes when required.

Estate planning: make your wishes easier to follow

A good plan can reduce uncertainty for the people you care about.

- Consider whether your will reflects your current wishes.
- Review enduring powers of attorney and relevant health directives.
- Check superannuation death-benefit nominations and insurance beneficiaries.
- Keep key documents accessible and tell trusted people where they are.
- Review after marriage, separation, a birth, death, major asset change or move.

Scams, pressure and financial abuse

Protecting wealth also means protecting your choices and information.

- Be wary of unsolicited investment offers, urgency and guaranteed returns.
- Never share passwords, one-time codes or remote access to your devices.
- Verify requests using a trusted phone number or official website.
- Notice when someone controls access to money, accounts or financial decisions.
- Seek confidential help if you feel pressured, threatened or financially controlled.

Who can help—and what should you ask?

You do not have to navigate every turning point alone.

- Financial adviser: strategy, investments, super, retirement and financial planning.
- Accountant or tax agent: tax consequences, business matters and tax returns.
- Solicitor: property settlements, wills, powers of attorney and legal rights.
- Mortgage broker or lender: borrowing options and loan structure.
- Financial counsellor: free, confidential support with debt and financial hardship.

Before you say yes: five useful questions

Good questions help you understand the decision - not just the recommendation.

- What are my options, including doing nothing for now?
- What are the risks, costs, tax consequences and trade-offs?
- How does this affect my cash flow, super, insurance or government benefits?
- Is this advice in my best interests, and how are you paid?
- What happens if my circumstances change or I want to exit?

A simple decision filter

Use this five-step check before a significant financial decision.

1. PURPOSE — What am I trying to achieve?

2. FACTS — What do I know, and what do I still need to confirm?

3. OPTIONS — What are the realistic alternatives?

4. CONSEQUENCES — What could change now and later?

5. SUPPORT — Who is qualified to help me decide?

Your financial turning-point checklist

When something changes, start with these practical actions.

- Update your income, spending, assets and debts.
- Check superannuation, insurance and beneficiary details.
- Review important legal documents and emergency contacts.
- Identify deadlines, tax issues and government-benefit implications.
- Write down your top three questions and book the right conversations.

Your next 30 days

Small actions can create momentum and reduce uncertainty.

THIS WEEK: Find your latest super statement, bank details and key documents.

WITHIN 2 WEEKS: Prepare a one-page snapshot of income, expenses, assets and debts.

WITHIN 3 WEEKS: Identify one gap to address - insurance, beneficiaries, debt or estate planning.

WITHIN 30 DAYS: Speak with an appropriately qualified professional about your biggest question.

Keep it manageable. One useful step is progress.

Your money. Your choices. Your future.

Financial confidence is built through understanding, asking questions and taking action.

You are allowed to revisit decisions as your life changes.

You do not need to know everything before you ask for help.

Your financial plan should reflect your values, priorities and circumstances.

Start where you are. Focus on what matters next.

Important information

This presentation is general information only.

It does not take account of any individual's objectives, financial situation or needs.

It is not personal financial, investment, tax, legal or credit advice.

Before acting, consider whether the information is appropriate for your circumstances and seek professional advice where needed.

Australian superannuation, tax, social security and legal rules can change. Check current requirements with the relevant authority or a qualified professional.

Any examples are illustrative only and should not be treated as forecasts or recommendations.



Women's WEALTH

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BREAK TIME

15 minutes

Women's WEALTH

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MONEY NEXT

Women's Wealth

Naomi Nicholls

Financial Adviser



WOMEN'S WEALTH EVENT

NICHOLLS WEALTH Solutions

Bundaberg | Saturday 7 November 2026

A practical conversation about direction, choices and putting the pieces together

A different question: what comes next?

From reacting to change to creating direction

- What matters most to me now?
- What would I like life to look like in 5, 10 or 20 years?
- What needs to happen financially to support that life?
- Which decision would make the biggest difference next?

The destination is personal

There is no one-size-fits-all version of financial success

- More freedom and flexibility
- A comfortable and sustainable retirement
- A home, travel or meaningful experiences
- Supporting children or other family
- Confidence that the essentials are covered

Start with your life, not your products

Build the plan around the person

- What do I want more of?
- What do I want less of?
- Who depends on me, and who might I need to support?
- What does feeling financially secure mean to me?
- What am I not prepared to compromise?

Your financial picture: the whole map

Bring the moving parts into one view

- Income and spending
- Cash savings and emergency reserves
- Home, mortgage and other debts
- Superannuation and investments
- Insurance, estate plans and family commitments

The five building blocks

A simple way to organise the big picture

- 1. Everyday money – income, spending and cash flow
- 2. Safety net – cash reserves, insurance and debt management
- 3. Long-term wealth – super and investments
- 4. Future income – retirement and other income sources
- 5. Legacy and control – beneficiaries, wills and decision-makers

Cash flow: give your money a job

Know what comes in, what goes out and what is left

- Separate essentials, commitments and discretionary spending
- Identify irregular costs before they arrive
- Automate bills, savings and planned contributions where practical
- Review subscriptions, fees and recurring commitments
- Make room for enjoyment as well as future goals

The safety net comes first

Build resilience before chasing returns

- Keep accessible cash for unexpected expenses
- Choose a reserve that reflects your household and income stability
- Understand high-interest debt and repayment options
- Check insurance needs as work and family circumstances change
- Know where important documents and contacts are

Debt: a tool, a commitment and a choice

Understand the cost and the trade-offs

- List balances, interest rates, fees and repayment terms
- Prioritise expensive debt while maintaining essential commitments
- Consider the effect of extra repayments on cash reserves
- Check loan features and any exit costs before refinancing
- Seek help early if repayments are becoming difficult

Superannuation: more than a balance

Your future income is being built over time

- Find all super accounts and check for lost or unintended accounts
- Review fees, investment options and insurance inside super
- Understand employer contributions and contribution rules
- Check beneficiaries and whether nominations remain appropriate
- Consider how super fits with investments outside super

Investments: match the money to the timeframe

Different goals need different approaches

- Short-term money generally needs stability and access
- Long-term money may have more capacity to ride out market movements
- Diversification can spread exposure across assets and markets
- Risk includes both losing value and not keeping pace with inflation
- Review the purpose, costs and tax implications of each investment

Risk and return: know what you are signing up for

Comfort matters as much as the forecast

- Could I tolerate a fall in value without abandoning the plan?
- When will I need to draw on this money?
- What return is required to support the goal?
- What fees, tax and inflation could reduce the outcome?
- Do I understand what I own and why?

Insurance: protect the plan

A financial plan should consider what could go wrong

- Life and total and permanent disability cover
- Income protection and waiting/benefit periods
- Home, contents, vehicle and liability cover
- Cover held personally or through super
- Affordability, exclusions, definitions and review dates

Tax: keep more of what you are entitled to

Tax is one part of the overall decision

- Understand the tax treatment of income and investments
- Consider timing when selling assets or making contributions
- Keep records of costs, ownership and transactions
- Check super contribution and withdrawal rules
- Coordinate advice across financial, tax and legal professionals

The retirement income puzzle

How might all the pieces provide income?

- Superannuation and any account-based pension
- Age Pension eligibility, where applicable
- Savings and investments outside super
- Employment, business or rental income
- Home equity and other assets, where appropriate

Turning a balance into a paycheque

Think about income, not just the account total

- Estimate essential and flexible spending separately
- Identify reliable income sources and when they may start
- Plan withdrawals with market conditions in mind
- Allow for inflation and changing expenses
- Review the plan as circumstances and rules change

The home: asset, sanctuary and choice

Your home can shape the whole plan

- Mortgage-free living may reduce future expenses
- Maintenance, rates, insurance and accessibility still matter
- Downsizing can release capital but involves costs and change
- Moving closer to family or services may improve quality of life
- Do not assume home equity is automatically available income

Family, caring and financial boundaries

Generosity needs a plan too

- Support for adult children, parents or other family
- Guarantees and loans can put your own security at risk
- Be clear whether support is a gift or a loan
- Discuss expectations and document significant arrangements
- Protect your own retirement and emergency reserves

Estate planning: make your wishes easier to follow

Put the right instructions in place

- A current will and appropriate executor
- Enduring power of attorney arrangements
- Superannuation beneficiary nominations
- Insurance ownership and beneficiary details
- A secure record of key accounts and documents

The people who can help

Build your own professional support team

- Financial adviser – strategy, investments and retirement planning
- Tax agent – tax returns and tax advice
- Solicitor – wills, powers of attorney and legal matters
- Mortgage broker or lender – borrowing options
- Services Australia and other trusted support services

How the pieces connect: a life example

One decision can affect several areas

- A planned reduction in working hours changes income
- Lower income may affect contributions and cash flow
- Insurance through super may need review
- Retirement timing and future income projections change
- The plan may need a revised savings and spending target

Scenario: three priorities, one plan

Meet Anna – and see how the pieces fit

- Anna is 55 and wants to work part-time in a few years
- She has super, savings, a mortgage and family commitments
- She wants to help her daughter but protect her own future
- Her first step is to map cash flow, debt, super and insurance
- Then she compares realistic work and retirement scenarios

The power of a financial roadmap

Turn good intentions into manageable steps

- Destination – what does a good outcome look like?
- Starting point – what do I own, owe, earn and spend?
- Milestones – what needs to happen and by when?
- Responsibilities – who will do each task?
- Review points – when will I check progress?

Prioritise: what matters most right now?

Not every decision needs to happen today

- Urgent: protect against immediate financial or legal risk
- Important: build cash reserves and address costly debt
- Strategic: review super, investments and retirement options
- Ongoing: keep records, check beneficiaries and review cover
- Personal: make space for goals that bring meaning and joy

Beware of shortcuts and pressure

Protect your money and your decision-making space

- Be wary of guaranteed high returns or pressure to act now
- Check who is offering the product and whether they are licensed
- Do not share passwords, one-time codes or remote access
- Verify unexpected requests using a trusted contact method
- Pause, ask questions and get independent advice

Your next 12 months

A practical sequence for moving forward

- Month 1: gather statements, policies, debts and key documents
- Months 2–3: map spending, cash reserves and priorities
- Months 3–6: review super, insurance, debt and beneficiaries
- Months 6–9: explore retirement or investment scenarios
- Months 9–12: check progress and update the roadmap

Your personal money-next questions

Take a moment to reflect

- Where do I want to be in five years?
- What is the biggest gap between today and that future?
- Which part of my financial picture feels unclear?
- What conversation or decision have I been putting off?
- What is one action I can take this month?

A confident next step

You do not have to connect every piece alone

- Start with a clear picture of where you are today
- Be honest about what matters and what worries you
- Ask questions until the strategy makes sense
- Understand the costs, risks and alternatives
- Make decisions in your own time and review as life changes

Money next: your future, your choices

The pieces work best when they work together

- Know your destination
- Understand your starting point
- Connect cash flow, safety, wealth, income and legacy
- Take the next practical step – then keep reviewing
- Your financial future is built through informed decisions over time



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