

1

00:00:00,433 --> 00:00:03,302

Hello, hi, and welcome to Skipping
the Small Talk with Empower Autism,

2

00:00:03,302 --> 00:00:06,738

a podcast where we discuss everyday
experiences, Autism-affirming advice and

3

00:00:07,772 --> 00:00:08,439

more.

4

00:00:08,439 --> 00:00:11,474

My name is Riley
and I'm here today with Holly, who has

5

00:00:11,808 --> 00:00:15,711

graciously said you would come on
and talk to us about Planning

6

00:00:15,711 --> 00:00:17,579

& Budgeting at quite short notice.

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00:00:17,579 --> 00:00:19,714

And also on your birthday.

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00:00:19,714 --> 00:00:21,749

Yeah. Thank you.

9

00:00:21,749 --> 00:00:24,084

Have you done anything for your birthday?

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00:00:24,084 --> 00:00:26,318

Can I ask you that?

11

00:00:26,318 --> 00:00:27,953

We did some weekend celebrations.

12

00:00:27,953 --> 00:00:29,721

It was very family

friendly and lowkey, so.

13

00:00:29,721 --> 00:00:31,722

Yeah, fair enough. Nothing exciting.

14

00:00:31,722 --> 00:00:34,658

Well we've got a cake today,
which I didn't know was going to happen.

15

00:00:34,658 --> 00:00:36,959

Was that organised just now?

16

00:00:36,959 --> 00:00:38,027

Tamara went and got a cake.

17

00:00:38,027 --> 00:00:39,661

Yeah. Just today?

18

00:00:39,661 --> 00:00:40,229

My favourite cake.

19

00:00:40,229 --> 00:00:42,163

Cheesecake factory.

20

00:00:42,163 --> 00:00:43,231

Black forest gateau.

21

00:00:43,231 --> 00:00:44,165

Wow. Okay.

22

00:00:44,165 --> 00:00:45,299

I don't think I've had that one.

23

00:00:45,299 --> 00:00:47,701

It is my go to birthday
cake. Yes, I recommend.

24

00:00:50,369 --> 00:00:50,469

Very excited.

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00:00:50,469 --> 00:00:52,304

So we're

talking about planning and budgeting- Yes.

26

00:00:52,304 --> 00:00:55,473

-which is part of the emPower Up
Life Skills modules.

27

00:00:56,340 --> 00:00:58,675

Did you want to just talk
a little bit about,

28

00:00:58,675 --> 00:01:01,677

like yourself
and what your relation to that program is?

29

00:01:02,811 --> 00:01:03,178

Sure.

30

00:01:03,178 --> 00:01:05,714

So I am the program coordinator.

31

00:01:05,714 --> 00:01:10,717

So I, help organise the programs,
when they're scheduled.

32

00:01:10,717 --> 00:01:13,719

I look after facilitators and,

33

00:01:13,819 --> 00:01:16,088

make sure participants have everything
that they need, and make sure

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00:01:16,088 --> 00:01:19,123

that the modules engage
and are relevant for them.

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00:01:19,223 --> 00:01:22,793

You mentioned to me earlier
that you've had some kind of big ideas

36

00:01:22,793 --> 00:01:25,795

for this module in particular,
maybe changing it around a little bit.

37

00:01:26,062 --> 00:01:26,529

Yeah.

38

00:01:26,529 --> 00:01:29,731

So the module just now,
Planning & Budgeting,

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00:01:30,331 --> 00:01:34,268

focuses on kind of why we spend.

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00:01:34,534 --> 00:01:38,704

So there's a lot of information on there,
really relevant information about,

41

00:01:39,271 --> 00:01:43,574

you know, what to do in sales environments
when we're feeling pressured.

42

00:01:44,542 --> 00:01:45,676

And how to kind

43

00:01:45,676 --> 00:01:49,112

of be more aware of what we're spending,
why we're spending it.

44

00:01:49,412 --> 00:01:52,114

What I'd really like to do going forward
is include

45

00:01:52,114 --> 00:01:55,116

some more content
about the psychology behind spending

46

00:01:55,316 --> 00:01:59,219

and what need we're
perhaps trying to fulfill when we spend.

47

00:01:59,252 --> 00:01:59,552

Yeah.

48

00:01:59,552 --> 00:02:01,020

So those are some of the exciting changes

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00:02:01,020 --> 00:02:03,989

are going to be coming up with that,
looking more in-depth

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00:02:04,122 --> 00:02:06,658

into why we spend what we spend.

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00:02:06,658 --> 00:02:09,059

Yeah, because I think that's,

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00:02:09,059 --> 00:02:10,961

very exciting obviously,
that that applies to

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00:02:10,961 --> 00:02:13,963

everyone kind of every day.

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00:02:14,130 --> 00:02:17,132

Everyone has a lot of different
relationships with money and everyone's

55

00:02:17,132 --> 00:02:19,500

kind of different with that- Yeah. -but
there's a lot of like strategies

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00:02:19,500 --> 00:02:22,135

you can use to try and manage
what you have.

57

00:02:22,135 --> 00:02:23,236

Because I think, you know

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00:02:23,236 --> 00:02:26,705

sometimes things are situational and
you kind of work with what you're given.

59

00:02:27,106 --> 00:02:29,708

And sometimes when the modules-

I sat in on this one

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00:02:29,708 --> 00:02:32,243

the last time that it ran,

and one of the participants

61

00:02:32,243 --> 00:02:35,178

actually gave some advice

about when you're in a store

62

00:02:35,178 --> 00:02:37,780

and you've got that person who's coming up

and saying, "Can I help you?"

63

00:02:37,780 --> 00:02:40,382

Would you like me

to put that in a dressing room for you?"

64

00:02:40,382 --> 00:02:42,950

And she kind of gave the advice,
what she says is, “I

65

00:02:42,950 --> 00:02:44,218

don't have the money for it.

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00:02:44,218 --> 00:02:46,319

I can't buy anything.”

And as soon as you've said that,

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00:02:46,319 --> 00:02:48,655

they've kind of lost-

they don't need to sell you anymore.

68

00:02:48,655 --> 00:02:50,256

They're like, “Okay, you're just looking.

You're not going to buy.

69

00:02:50,256 --> 00:02:51,523

I'm not going to waste my time.”

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00:02:51,523 --> 00:02:55,159

So myself at 42 years old
today, learned something.

71

00:02:55,193 --> 00:02:56,527

I was like,
I'm going to use that technique

72

00:02:56,527 --> 00:02:58,929

when I'm in shops,
that's really great. Yeah.

73

00:02:58,929 --> 00:03:02,831

But there is- knowing what strategies
feel right for you.

74

00:03:02,898 --> 00:03:05,100

Yeah. And feel comfortable for you to say.

75

00:03:05,100 --> 00:03:06,668

Yeah. Are you a big spender?

76

00:03:07,935 --> 00:03:08,569

Yeah?

77

00:03:08,569 --> 00:03:09,937

Yeah.

78

00:03:09,937 --> 00:03:13,105

Like, I'm much better now than I was,
but when I was younger,

79

00:03:13,105 --> 00:03:16,375

I was very much- like I've been working
since I was 16. Yes.

80

00:03:16,441 --> 00:03:18,276

And ever since then, you know, like,

81

00:03:18,276 --> 00:03:22,446

literally my wage was going to the bank
and the next I would be at the shops.

82

00:03:22,446 --> 00:03:24,681

Yeah. And I would feel rich.

83

00:03:24,681 --> 00:03:26,615

And I loved that
feeling of you know, being able

84

00:03:26,615 --> 00:03:28,417

to go ahead
and buy anything that I wanted.

85

00:03:28,417 --> 00:03:31,385

And I really didn't think about
what would happen the next week.

86

00:03:31,385 --> 00:03:34,021

Like “meh, worry about it next week,”

and then next week would come

87

00:03:34,021 --> 00:03:36,089

and I would have three weeks to go before

I got paid again- Wow.

88

00:03:36,089 --> 00:03:37,990

-and I would say, “right,

nothing in the bank,”

89

00:03:37,990 --> 00:03:40,992

and be living off of like,

you know, toast and beans.

90

00:03:41,026 --> 00:03:41,693

Yeah.

91

00:03:41,693 --> 00:03:43,060

For the next little while.

92

00:03:43,060 --> 00:03:46,063

So my spending has gotten better. Yeah.

93

00:03:46,229 --> 00:03:50,366

I am someone who shops to,

I suppose, feel a little bit

94

00:03:51,633 --> 00:03:53,101

better about life?

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00:03:53,101 --> 00:03:55,169

Like it gives me

a little bit of excitement.

96

00:03:55,169 --> 00:03:58,305

But know, I just I do work

better with my budgets, and I know

97

00:03:58,605 --> 00:04:01,474

I have so much that I can spend freely,

98

00:04:01,474 --> 00:04:03,042

and I have other money
that I didn't touch it,

99

00:04:03,042 --> 00:04:05,243

but it's taken me a long time
to get to that point.

100

00:04:05,243 --> 00:04:06,978

Yeah,
I think it's definitely very tempting.

101

00:04:06,978 --> 00:04:10,347

You know, if you get paid,
yeah monthly, it's-

102

00:04:10,480 --> 00:04:12,482

Because you get this huge amount
that goes into the bank

103

00:04:12,482 --> 00:04:14,083

and you feel like you're a millionaire.

104

00:04:14,083 --> 00:04:15,484

“Oh my god, I have so much money!” Yeah,

“I have thousands!” And then its gone.

105

00:04:15,484 --> 00:04:20,087

I know, when I get paid

I immediately put everything

106

00:04:20,087 --> 00:04:22,489

into all my different accounts

and things. Yes.

107

00:04:22,489 --> 00:04:24,624

And for the like two minutes

before it's moved

108

00:04:24,624 --> 00:04:26,292

I'll be like, "Oh

I have so much money." I know,

109

00:04:26,292 --> 00:04:29,327

and then like- and it is a little bit

sad sometimes because I'm the same,

110

00:04:29,327 --> 00:04:32,329

my money comes into our main account

and then we have our spending money

111

00:04:32,329 --> 00:04:35,265

account and a savings account

and then our bill account.

112

00:04:35,265 --> 00:04:35,498

Yeah.

113

00:04:35,498 --> 00:04:38,701

And as you see all that money

just go in, like it is a little bit sad.

114

00:04:38,701 --> 00:04:40,936

But then you go “that’s ok.” It's nice.

115

00:04:40,936 --> 00:04:46,206

Yeah- when I get paid I'm like, “Oh,
I could do so many things with this money.

116

00:04:46,206 --> 00:04:49,742

There's all these things
I've been wanting to do.” And then I-

117

00:04:50,109 --> 00:04:54,278

yeah, I'm pretty strict with my budgeting
because I don't make a lot of money,

118

00:04:54,779 --> 00:04:56,080

so I don't really have a choice.

119

00:04:57,247 --> 00:04:58,081

But I

120

00:04:58,081 --> 00:04:58,848

put it all into,

121

00:04:58,848 --> 00:05:01,350

like- all my rent goes away

and all my short term savings-

122

00:05:01,350 --> 00:05:02,851

The things that you have to make sure
you pay.

123

00:05:02,851 --> 00:05:04,886

Yes. Things

that are your non-negotiables. Yeah.

124

00:05:04,886 --> 00:05:06,921

As much as I want to buy

all these other things. Yeah.

125

00:05:06,921 --> 00:05:08,956

I kind of can't- Yeah.

126

00:05:08,956 --> 00:05:11,824

-live without all these essentials first.

127

00:05:11,824 --> 00:05:12,325

Yeah.

128

00:05:12,325 --> 00:05:13,859

Then all that money goes away,

129

00:05:13,859 --> 00:05:16,861

and I'm like, "Oh,

I actually don't have that much left."

130

00:05:17,695 --> 00:05:21,632

And the thing is, it's hard for everyone

just because cost of living has changed-

131

00:05:21,632 --> 00:05:21,965

Yes, exactly.

132

00:05:21,965 --> 00:05:23,366

-so much in these last couple of years.

133

00:05:23,366 --> 00:05:25,167

Wages

just haven't necessarily changed with it.

134

00:05:25,167 --> 00:05:26,568

You know, rent's been up, food's been up.

135

00:05:26,568 --> 00:05:30,738

Like, just having any kind of

social life has went up.

136

00:05:30,838 --> 00:05:31,272

Yeah.

137

00:05:32,239 --> 00:05:32,940

And so it's hard.

138

00:05:32,940 --> 00:05:35,942

So we

do have to kind of change a little bit.

139

00:05:35,942 --> 00:05:37,977

And what our expectations are

140

00:05:37,977 --> 00:05:40,979

when it comes to spending,

what we should be able to spend.

141

00:05:41,980 --> 00:05:44,748

But while still allowing ourselves

to have a little fun, like,

142

00:05:44,748 --> 00:05:46,783

if you just work to only pay bills

143

00:05:46,783 --> 00:05:48,051

or whether your money comes

144

00:05:48,051 --> 00:05:51,220

from other sources, like if that money is
just always paying out

145

00:05:51,787 --> 00:05:53,088

on things that don't bring you joy.

146

00:05:53,088 --> 00:05:54,422

There's got to be balance.

147

00:05:54,422 --> 00:05:57,391

Yeah. I think if you're,

148

00:05:57,391 --> 00:05:58,758

you know, you're getting through it.

149

00:05:58,758 --> 00:06:00,493

That's the main thing, right?

150

00:06:00,493 --> 00:06:00,960

Yeah.

151

00:06:00,960 --> 00:06:03,395

And I think you can't be too hard
on yourself for, like,

152

00:06:03,395 --> 00:06:05,964

wanting to have a little bit of fun
sometimes. Absolutely.

153

00:06:05,964 --> 00:06:08,966

And I think as long as it's all kind of,
you know, within reason

154

00:06:09,700 --> 00:06:12,635

and- 'cause you can have

that kind of buyer's remorse, can't you?

155

00:06:12,635 --> 00:06:13,436

Where you go out and you spend,

156

00:06:13,436 --> 00:06:14,970

and then you come home,

you look at what you've bought

157

00:06:14,970 --> 00:06:17,572

and you're like, "Oh,

I don't need any of this." Yeah.

158

00:06:17,572 --> 00:06:20,507

Especially with online

shopping and things, 'cause

159

00:06:20,507 --> 00:06:23,109

you look at the thing like, "Oh,

I want to buy this." You spend the money,

160

00:06:23,109 --> 00:06:26,011

you don't get the things,
for another two weeks like, "Well,

161

00:06:26,011 --> 00:06:29,747

I've just spent X amount of money,
and for what?" Yeah.

162

00:06:30,081 --> 00:06:32,216

Or "buy now, pay later." Yes.

163

00:06:32,216 --> 00:06:33,483

It seems so easy.

164

00:06:33,483 --> 00:06:37,920

Like I don't have Afterpay anymore but
I did, and when Afterpay first came out

165

00:06:37,920 --> 00:06:41,789

it was like this magical thing

and even things that I could afford to

166

00:06:41,789 --> 00:06:47,393

buy, like something could cost me like \$60
or it could cost me 4 payments of \$15.

167

00:06:47,827 --> 00:06:52,097

Like, "aw geez, that is so easy to do."
And I think especially today,

168

00:06:52,097 --> 00:06:56,533

because things are so expensive,
it's such an easy option for people.

169

00:06:56,533 --> 00:06:57,100

And without

170

00:06:58,335 --> 00:06:58,802

having that

171

00:06:58,802 --> 00:07:01,837

foresight sometimes,
it can be so easy to get into debt and

172

00:07:03,005 --> 00:07:05,540

to suddenly have so many little payments
going out each fortnight

173

00:07:05,540 --> 00:07:06,541

that it's all adding up.

174

00:07:06,541 --> 00:07:08,309

But that's another really easy
way to spend.

175

00:07:08,309 --> 00:07:11,311

And I was in an Afterpay cycle
for about two years

176

00:07:11,311 --> 00:07:11,978

where it was like-

177

00:07:11,978 --> 00:07:15,280

and then I would clear off

and be like, "Ah, I can shop again, 'cause

178

00:07:15,314 --> 00:07:16,981

I have all this money."

I don't have money, it's just Afterpay!

179

00:07:16,981 --> 00:07:22,219

No. You just don't have the debt.

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00:07:22,219 --> 00:07:22,719

Yes, so yeah. Very easy one to fall into.

181

00:07:22,719 --> 00:07:26,655

I think my personal strategy

for anything Afterpay or any of those

182

00:07:27,856 --> 00:07:30,291

money lending, money
borrowing schemes that sound

183

00:07:30,291 --> 00:07:33,293

just a little bit too
good to be true, is just avoid it.

184

00:07:33,393 --> 00:07:34,828

It's such a good point.

185

00:07:34,828 --> 00:07:37,830

If it sounds too good to be true
when it comes to money, it is.

186

00:07:38,063 --> 00:07:38,497

It is.

187

00:07:38,497 --> 00:07:41,132

My husband done this just the other day.

188

00:07:41,132 --> 00:07:41,999

So mad at him.

189

00:07:41,999 --> 00:07:44,034

So he wants a water cooler for the house.

190

00:07:44,034 --> 00:07:45,535

Right?

191

00:07:45,535 --> 00:07:47,503

Like that we have in the office,
like a water cooler?

192

00:07:47,503 --> 00:07:51,106

He wants like to hire a water cooler
that- water gets delivered every month.

193

00:07:51,106 --> 00:07:53,241

It's what he wants. Oh, okay.

194

00:07:53,241 --> 00:07:55,409

And so there's like hundreds
and hundreds of dollars.

195

00:07:55,409 --> 00:07:58,845

And he saw this online deal
where it was \$99.

196

00:07:59,279 --> 00:08:01,080

So he bought it.

197

00:08:01,080 --> 00:08:04,783

But it wasn't \$99
that came off of our account, it was \$150.

198

00:08:04,949 --> 00:08:08,452

He also can't find any communication
from this company.

199

00:08:08,552 --> 00:08:10,620

He said no emails, no confirmation.

200

00:08:10,620 --> 00:08:15,424

He's literally just given his bank details
to someone online and lost 150 bucks.

201

00:08:15,524 --> 00:08:17,558

I think that might be something
to call the bank about.

202

00:08:17,558 --> 00:08:18,392

Oh, definitely.

203

00:08:18,392 --> 00:08:21,695

Well, he's emailed them and they've said
14 days, if it's not there in 14

204

00:08:21,695 --> 00:08:25,931

days, he's going to hear from the bank,
but it's clearly a But yeah, if

205

00:08:26,899 --> 00:08:28,933

it sounds too good to be true, It is.

206

00:08:28,933 --> 00:08:31,068

You don't get a water cooler
for a hundred bucks.

207

00:08:31,068 --> 00:08:33,804

I think, yeah, if something's
quite expensive like that, or it's

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00:08:33,804 --> 00:08:37,506

kind of a big I usually sit on it
and think about it for a while.

209

00:08:37,540 --> 00:08:39,908

Even if I know that, like, "yes,
I definitely want this thing."

210

00:08:39,908 --> 00:08:44,711

If I impulse purchase it,

I feel like I haven't yet

211

00:08:44,811 --> 00:08:46,980

made the right decision, even if maybe

I did really want this thing.

212

00:08:46,980 --> 00:08:48,481

Yeah.

213

00:08:48,481 --> 00:08:50,549

I've got a few kind of techniques

that I use 'cause I'm

214

00:08:50,549 --> 00:08:54,285

an impulse- like I said,

I take a little bit of joy from shopping.

215

00:08:54,285 --> 00:08:57,287

And I think it probably comes from

being young and not having a lot of money.

216

00:08:57,721 --> 00:08:57,921

Yeah, there's nothing wrong with that.

217

00:08:57,921 --> 00:09:00,923

Like when I was young, we didn't do
shopping sprees or anything like that,

218

00:09:01,624 --> 00:09:04,993

so- I like

to- I'll have online shopping carts.

219

00:09:04,993 --> 00:09:09,796

So I'll be on wherever the online store is
and I'll put everything into my cart.

220

00:09:10,030 --> 00:09:11,698

But then when I go through
and I see the cart

221

00:09:11,698 --> 00:09:13,799

and I see the money, I'm like, "I'm
just going to leave that there."

222

00:09:13,799 --> 00:09:15,800

And then I might log back in a couple days
later.

223

00:09:15,800 --> 00:09:19,637

Sometimes I do end up buying it, but
quite often the don't, the impulse- Yeah.

224

00:09:19,637 --> 00:09:21,938

-whatever

I needed to fulfill in that moment,

225

00:09:21,938 --> 00:09:23,940

that's kind of been

fulfilled in another way.

226

00:09:23,940 --> 00:09:27,175

And it just kind of loses- Sometimes it's

just nice to like look at things,

227

00:09:27,175 --> 00:09:28,243

and just think about it.

228

00:09:28,243 --> 00:09:30,111

Yeah. Like the fantasy of,

229

00:09:30,111 --> 00:09:32,312

“Oh I have so much money,
I can spend all of that.” Yeah.

230

00:09:32,312 --> 00:09:33,880

You do see people,

231

00:09:33,880 --> 00:09:37,049

at least I see people, online
doing like shopping hauls and stuff.

232

00:09:37,383 --> 00:09:40,018

And in my mind,
that is such an unattainable thing.

233

00:09:40,018 --> 00:09:42,586

Like, I don't know where these people
are getting all this money,

234

00:09:42,586 --> 00:09:45,155

to do, like, hundreds of dollars
shopping hauls on a regular basis.

235

00:09:45,155 --> 00:09:47,123

Do you mean, like, YouTube videos
and things?

236

00:09:47,123 --> 00:09:48,691

Yeah, and like TikTok and stuff.

237

00:09:48,691 --> 00:09:51,193

Yes. A lot of the time it's clothes.

238

00:09:51,193 --> 00:09:51,660

Yeah.

239

00:09:51,660 --> 00:09:56,130

And- one of my daughters is ten
and she loves this online

240

00:09:56,797 --> 00:09:59,966

online gymnast that she follows,
and they do a lot of these fun videos,

241

00:09:59,966 --> 00:10:03,001

and they do these shopping sprees
where you've got unlimited,

242

00:10:03,001 --> 00:10:06,204

like, you've got \$1,000
or you've got a credit card.

243

00:10:06,204 --> 00:10:08,205

And this isn't realistic.

244

00:10:08,205 --> 00:10:11,040

But for young people watching this,
my daughter is like, "Can

245

00:10:11,040 --> 00:10:14,209

we go to Sephora?" No,
I don't even shop in Sephora, no.

246

00:10:14,510 --> 00:10:16,311

But all these things- Yeah.

247

00:10:16,311 --> 00:10:19,747

-even at ten years old, it's like,
but this is exciting and this is what

248

00:10:20,347 --> 00:10:22,916

cool people do, and this is what
I should be doing to have fun.

249

00:10:22,916 --> 00:10:26,485

I should be going out and spending money
and doing like mystical shopping

250

00:10:26,485 --> 00:10:31,822

sprees, like- Well it's hard when that's
like the standard or like the goal- Yeah.

251

00:10:31,822 --> 00:10:33,690

-for a lot of people.

252

00:10:33,690 --> 00:10:34,757

And it's, yeah,

253

00:10:34,757 --> 00:10:38,527

put out there something that is attainable
when realistically, it's not.

254

00:10:38,760 --> 00:10:40,061

Like these people are getting like brand

255

00:10:40,061 --> 00:10:42,897

deals and stuff, where they're given
the money and go do these things.

256

00:10:42,897 --> 00:10:43,530

Yeah.

257

00:10:43,530 --> 00:10:47,033

Or like, yeah, they're being paid
from the video that they're making

258

00:10:47,367 --> 00:10:49,668

to pay off what they're buying. Yeah.

259

00:10:49,668 --> 00:10:52,404

I want to see those YouTube videos
where they're kind of telling you, "this

260

00:10:52,404 --> 00:10:54,071

is where this money came from.” Yeah.

261

00:10:54,071 --> 00:10:56,306

Or this is what we had to do
to get to this point.

262

00:10:56,306 --> 00:10:57,674

You know, where’s all those videos?

263

00:10:57,674 --> 00:11:01,277

Because it does seem like, “oh,
this is something that anyone can do,”

264

00:11:01,543 --> 00:11:04,612

and “this is also
what success looks like.” Yeah.

265

00:11:04,879 --> 00:11:05,046

It’s not.

266

00:11:05,046 --> 00:11:07,615

You know, buying things that we don't need
that just end up in a rubbish tip

267

00:11:07,615 --> 00:11:08,315

one day, adding

268

00:11:08,315 --> 00:11:11,751

to our ongoing environmental problems
are not actually what we need.

269

00:11:11,818 --> 00:11:13,719

Yeah I think if you're going to-
if it's an item

270

00:11:13,719 --> 00:11:16,454

that you're going to wear once
or you're going to use a handful of times.

271

00:11:16,454 --> 00:11:16,754

Yeah.

272

00:11:16,754 --> 00:11:21,158

Like yeah it looks nice and it is fun to
like, do that initial purchase.

273

00:11:21,158 --> 00:11:22,825

But it's not going to work out
very well longterm.

274

00:11:22,825 --> 00:11:26,328

That's something we talk about
in the module, in it's current state

275

00:11:26,328 --> 00:11:30,097

as well, is looking at the price per use.

276

00:11:30,531 --> 00:11:33,500

So if you are looking at an outfit
and it's an outfit

277

00:11:33,500 --> 00:11:34,367

that you're going to wear to work,

278

00:11:34,367 --> 00:11:35,201

you're probably going to wear it

279

00:11:35,201 --> 00:11:37,069

maybe like once a week

or once a fortnight,

280

00:11:37,069 --> 00:11:39,204

and it will probably last

for the next year or something.

281

00:11:39,204 --> 00:11:41,105

And that outfit cost \$50.

282

00:11:41,105 --> 00:11:42,106

It's like, "how many times

283

00:11:42,106 --> 00:11:45,408

you when you wear that?" and your cost
per usage might only be a couple of bucks.

284

00:11:45,408 --> 00:11:45,775

Yeah.

285

00:11:45,775 --> 00:11:49,445

Whereas if you're going to wear
that once to a wedding, and never wear it

286

00:11:49,445 --> 00:11:51,780

again, or whatever
the event may be, chances

287

00:11:51,780 --> 00:11:52,947

are you probably have something
in your wardrobe

288

00:11:52,947 --> 00:11:56,683

you could wear, and then all of a sudden

that cost per usage is really high.

289

00:11:56,983 --> 00:11:59,986

And that allows you to think, “do
I actually need that?”

290

00:12:00,286 --> 00:12:02,821

So thinking about even like with things
like, headphones,

291

00:12:02,821 --> 00:12:06,324

you know, if you buy a pair of \$50
headphones, they might not last

292

00:12:06,324 --> 00:12:09,326

as long as a pair of \$200
headphones might last.

293

00:12:09,559 --> 00:12:12,495

But if you're going to use them
every single day, suddenly it becomes

294

00:12:12,495 --> 00:12:13,696

worth the extra cost.

295

00:12:13,696 --> 00:12:15,630

So it's really thinking about
there are times

296

00:12:15,630 --> 00:12:17,732

when you do want to spend
a little bit more for quality.

297

00:12:17,732 --> 00:12:17,999

Yeah.

298

00:12:17,999 --> 00:12:20,901

But it only makes sense if you're going to
get that pay per usage out of it.

299

00:12:20,901 --> 00:12:21,234

Yeah, for sure.

300

00:12:21,234 --> 00:12:22,502

So something that is covered in the module

301

00:12:22,502 --> 00:12:25,671

as well, different strategies to work out
if it's worth it.

302

00:12:26,305 --> 00:12:30,207

I think this was actually a bit of a trend
on social media a few years ago.

303

00:12:30,207 --> 00:12:33,243

I think people were calling it Girl Math,
because people were talking about,

304

00:12:34,010 --> 00:12:37,179

“when I purchased this thing,
this is like my justification strategy.”

305

00:12:38,080 --> 00:12:40,448

And, you know,

the way they were portraying

306

00:12:40,448 --> 00:12:43,617

it was sort of an internet trend, it

got a bit out of hand to the point- Right.

307

00:12:44,218 --> 00:12:47,954

Where people were like, “oh, well,

I'm going to use this thing like

308

00:12:49,021 --> 00:12:50,489

hypothetically, like

309

00:12:50,489 --> 00:12:53,491

thousands of times

over like ten years,” or something.

310

00:12:53,791 --> 00:12:58,261

But like, it is a genuine strategy
and is really good- Well yes, absolutely.

311

00:12:58,261 --> 00:12:59,595

It makes something worth it or not.

312

00:12:59,595 --> 00:13:00,596

When it's like, yeah.

313

00:13:00,596 --> 00:13:05,299

Essential things or like non-essentials,
but like things that you really care about

314

00:13:05,299 --> 00:13:06,567

and would use a lot.

315

00:13:06,567 --> 00:13:09,136

I think even hobbies that like-

316

00:13:09,136 --> 00:13:11,137

maybe not so much

if you're starting a hobby and you're

317

00:13:11,137 --> 00:13:14,406

not sure about it, but, you know,

if you know, you're really into this thing

318

00:13:14,406 --> 00:13:17,175

and this thing brings you joy, it's okay

to invest a little bit of money into it.

319

00:13:17,175 --> 00:13:17,341

100%.

320

00:13:17,341 --> 00:13:21,011

Yes, it's okay to invest money in yourself

and your own well-being.

321

00:13:21,011 --> 00:13:23,946

And sometimes you need a little bit of joy

in life for that to happen.

322

00:13:23,946 --> 00:13:25,948

Yeah. Definitely agree. Yeah, exactly.

323

00:13:25,948 --> 00:13:28,950

Did you have any other strategies
that you use particularly,

324

00:13:29,017 --> 00:13:31,018

that you like to
shout out for saving money?

325

00:13:32,052 --> 00:13:34,787

I mean,
I think like it is very boring and basic,

326

00:13:34,787 --> 00:13:37,890

but I do have an Excel spreadsheet
that I update every fortnight.

327

00:13:39,090 --> 00:13:41,659

But I'm in my 40s,
so I work with Excel still.

328

00:13:41,659 --> 00:13:42,960

There's heaps of apps and stuff out there

329

00:13:42,960 --> 00:13:45,962

people can use, but I find it easier
just to work with Excel.

330

00:13:46,829 --> 00:13:47,130

Yeah.

331

00:13:47,130 --> 00:13:50,132

My money comes
in, goes into different accounts.

332

00:13:50,299 --> 00:13:52,467

I think I tend to avoid places

333

00:13:52,467 --> 00:13:56,670

if I know I'm in a spending spree.

334

00:13:56,670 --> 00:13:58,538

Yeah, don't get groceries
while you're hungry.

335

00:13:58,538 --> 00:13:59,105

Yeah.

336

00:13:59,105 --> 00:14:01,874

100%, oh, my gosh, you see the crap
I come home with?

337

00:14:01,874 --> 00:14:05,510

[Chuckles]

Sorry the nonsense I come home with.

338

00:14:05,510 --> 00:14:08,312

Like if I'm in a shop

and you're at the checkout

339

00:14:08,312 --> 00:14:11,347

and sometimes at checkout they'll say, "do
you also want this?" Yeah.

340

00:14:11,347 --> 00:14:14,016

I'm that person. It just.

I feel really bad, saying no?

341

00:14:14,016 --> 00:14:15,083

I don't know why.

342

00:14:15,083 --> 00:14:17,785

Like, I don't know this person,
but I'm like, "oh, I don't want to

343

00:14:17,785 --> 00:14:19,786

I don't want them to feel
that they haven't done their job"

344

00:14:19,786 --> 00:14:23,122

as salesperson, so I'm like, "Sure!"

And realistically as a salesperson,

345

00:14:23,322 --> 00:14:25,991

having worked in customer service,

it's- they're just required to say that.

346

00:14:25,991 --> 00:14:27,359

Absolutely. Yeah.

347

00:14:27,359 --> 00:14:28,526

Like they don't care

if you do it or not.

Yeah.

348

00:14:28,526 --> 00:14:29,227

So it's-

349

00:14:29,227 --> 00:14:32,896

sometimes I have to have like a bit
of a standard script and I just go, “Oh,

350

00:14:32,896 --> 00:14:35,098

not today, thank you.”

And I just have to kind of rehearse that.

351

00:14:35,098 --> 00:14:39,534

So, having like scripts that you can say
if you're someone who's very tempted,

352

00:14:40,034 --> 00:14:41,435

not so much

because you want the thing, but

353

00:14:41,435 --> 00:14:44,671

just because you do want
to let the person down in some weird way.

354

00:14:45,405 --> 00:14:48,240

Then having scripts is really good

as well.

355

00:14:48,240 --> 00:14:50,709

And yeah,

taking that taking like you said.

356

00:14:50,709 --> 00:14:53,911

Don't decide now, if you really want it

and you still want it in a week,

357

00:14:53,911 --> 00:14:56,346

then fair enough. Do it.

But it's not, it's okay.

358

00:14:56,346 --> 00:14:58,248

Well, yeah. Thank you

for sharing all these tips with me.

359

00:14:58,248 --> 00:14:59,215

That's okay!

360

00:14:59,215 --> 00:15:02,651

I think yeah, definitely when it comes
to spending, being kind to yourself,

361

00:15:02,918 --> 00:15:04,419

but also taking a step back

362

00:15:04,419 --> 00:15:07,821

and seeing the bigger picture
and thinking, "Well, do I need this thing?

363

00:15:08,288 --> 00:15:10,890

And how much joy will it really bring
me?" Yes.

364

00:15:10,890 --> 00:15:11,791

Yeah.

365

00:15:11,791 --> 00:15:15,360

This is actually probably going

to be our first official episode as well.

366

00:15:15,360 --> 00:15:16,527

Okay. So thank you for doing this.

367

00:15:16,527 --> 00:15:18,862

Oh, well,

thank you very much, I'm honoured.

368

00:15:18,862 --> 00:15:22,065

Thank you for joining us,

while we talk about Planning & Budgeting.

369

00:15:22,832 --> 00:15:25,968

This is in relation to our emPOWER UP

Life Skills module,

370

00:15:25,968 --> 00:15:28,169

which will be occurring on-

371

00:15:28,169 --> 00:15:31,738

So the officially start back-
the holiday ones are just about to finish,

372

00:15:31,738 --> 00:15:35,741

and they'll be starting back on Tuesday
the 3rd of February.

373

00:15:36,475 --> 00:15:39,544

And then they run
every first and third Tuesday from then.

374

00:15:39,544 --> 00:15:39,811

Perfect.

375

00:15:39,811 --> 00:15:41,979

So our schedule will be up on the website
and yeah,

376

00:15:41,979 --> 00:15:44,281

look out for the Planning & Budgeting one

and come and learn some tips!

377

00:15:44,281 --> 00:15:45,949

Yeah. Well if you'd like to join us

378

00:15:46,949 --> 00:15:48,217

on Planning & Budgeting on February 3rd.

379

00:15:48,217 --> 00:15:48,984

Yeah.

380

00:15:48,984 --> 00:15:49,518

Let us know.

381

00:15:49,518 --> 00:15:52,854

Otherwise, if you'd like us to talk
about anything else in particular,

382

00:15:52,854 --> 00:15:56,756

let us know in the comments below

and we'll see you in the next one.

383

00:15:56,990 --> 00:15:58,791

See you next time. Thank you. Bye.