

In this month's newsletter, we begin with the state of play for the new financial year in several key personal finance areas. Our animation illustrates the importance of considering both your present and future self in financial decisions. For some, an SMSF can be their preferred choice of super fund, for wealth accumulation (working years) and income generation (retirement years); we provide SMSF sector insights. Mindful of our animation; we explore the consumer payments behaviour of Australians. Lastly, we leave you with a funny video by Dude Perfect; learning a new skill (and improving upon an old one) just requires a little practice.

In addition, our [learning modules](#) have been updated to reflect new legislation from 1 July 2019. Several of them also include information regarding pending legislation proposed in the 2019 Federal Budget.

1 July 2019: New financial year, new state of play

When it ticks over to a new financial year, often existing rates and thresholds increase, and new legislative instruments take effect. In this article, we discuss the state of play from 1 July 2019.

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Keeping your balance animation

When making financial decisions, it's important to take the time to consider your two self's: your present self; and, your future self. In this animation, we illustrate this concept further.

[Launch Video](#)



Self-managed super funds (SMSFs): Sector insights

Are you looking for a broad overview of the existing self-managed super fund (SMSF) sector? In this article, we provide you with SMSF insights to help you get up to speed.

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Consumer payments behaviour: How do you compare?

Australians tend to spend more on and around their payday (regular income payments), relative to their average level of daily spending. In this article, we explore consumer payments behaviour.

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Your personal finance skills: Practice makes...

When managing your personal finances, 'practice makes perfect'. In this video by Dude Perfect, a few individuals show that anything is possible if you put your mind to it...and practice.

[Launch Video](#)



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