

In this month's newsletter, we begin with a financial health check to kick-start your personal finances for the year ahead. Our animation illustrates the important relationship between monetary policy, cash rates and interest rates – and, ultimately, what this means for you. There has been recent legislative changes in several areas that may be relevant to you; we discuss these further. Practising money mindfulness in your daily life can be beneficial for your money management now and into the future; we take a closer look. Lastly, we leave you with a video by Google, which showcases the searches that shaped 2018.

In addition, if you have a savings goal in mind for 2019, why not check out our [‘How Much To Deposit’](#) and [‘How Long To Save’](#) Savings Goal Calculators.

Your 2019 financial health check

With 2019 here, it's time to kick-start your personal finances for the year ahead. In this article, we provide you with a financial checklist to help you take stock of your personal circumstances.

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Monetary policy, cash rates and interest rates

Over one-third of Australians don't check the cash rate. In this animation, we illustrate the important relationship between monetary policy, cash rates and interest rates.

[Launch Video](#)



Update: Recent legislative changes

Several proposals regarding small and medium businesses, primary producers and farmers, consumers, aged care and education have recently been legislated. In this article, we unpack these for you.

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The benefits of practising money mindfulness

A mindful money practice requires you to pay full attention to your money on a moment-by-moment basis. In this article, we explore the benefits of practising this approach in your daily life.

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Google: Year in search 2018

As you close the chapter on 2018, it's important to remember, "The past cannot be changed. The future is yet in your power." (Unknown). In this video, Google showcases the searches that shaped 2...

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