

Welcome to 2022. We hope you had a happy and safe festive season.

This month's newsletter begins with an overview of habits, followed by a list of key financial habits worth considering for 2022. We have an animation for prospective first homebuyers that illustrates thoughts and tips on saving a home deposit. We provide details on super contributions—specifically how increasing super contributions can help boost your super balance—and subsequent retirement income (and outcome). We cover recent research findings on investment switching behaviour during a crisis and how there can often be a 'behaviour gap' between what should be done and what is actually done. We also share a video from Google, showcasing the searches that shaped 2021.

Lastly, Vanessa Stoykov's latest financial education piece explains the value that can be derived from setting aside time to reflect on 2021 (a most unusual year) and plan for 2022 (the new year before us).

Key financial habit considerations for the New Year

Our present habits can often either help or hinder us in our pursuit of achieving our future goals. In this article, we discuss habits, and list 16 key financial habits worth considering for 2022.

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First homebuyers: Saving a home deposit

Saving for a home deposit can be a significant hurdle for first homebuyers. In this animation, we illustrate several thoughts and tips for prospective first homebuyers looking to save a home deposit.

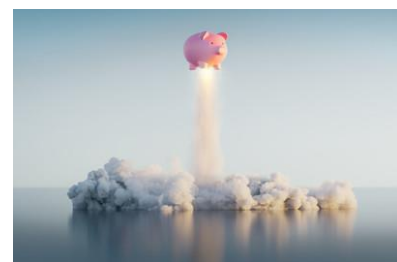
[Launch Video](#)



Boosting retirement savings with super contributions

Our super—and subsequent retirement income (and outcome)—can be boosted by, among other things, increasing our contributions. In this article, we cover boosting super savings with contributions.

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Investor behaviour: Research on investment switching behaviour

For some of us, there can often be an investing behaviour gap between what we should do, and what we actually do. In this article, we cover recent research findings on investment switching behaviour.

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Google: Year in search 2021

Unfortunately, 2021 was again a difficult year for many of us—centred around the ongoing issues, and subsequent impact, of COVID-19. In this video, Google showcases searches that shaped 2021.

[Launch Video](#)



Disclaimer: the information and any advice provided in this newsletter has been prepared without taking into account your objectives, financial situation or needs. Because of that, you should, before acting on the advice, consider the appropriateness of the advice, having regard to those things.

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