

Smarter Starters

Want to grow your wealth from a young age? Here are our money tips!

CASHFLOW IS KING



Saving for a holiday, a car or to buy your first property? You'll need to know where your money is going and how much you can save.

An important first step in wealth creation is getting hold of your cashflow and spending habits, then setting a budget and sticking to it.

Get started by downloading our free Sherlock Wealth Portal [here](#) or by finding it in the App store.

SUPER IS SERIOUS



Your super is super! Getting serious about your superannuation from a young age can make a big difference to the wealth you can build over your lifetime.

Make sure you only have one super account, find out what fees you are paying and how your super is being invested.

If your parents have an SMSF, there are new rules allowing up to six members to join. Joining their SMSF could be a cost effective way for you to start building your super. Find out more [here](#).

ADDING ASSETS



Once you've got your savings humming and your super sorted, you might want to think about investing your surplus cash.

You can start small and build over time. A diversification portfolio using a range of options such as managed funds, ETFs, LICs and direct equities is a good place to start.

If you want to know more, contact us [here](#).

EXPECT THE UNEXPECTED



You already know that bad stuff can happen. This means it's important to make sure your hard earned money is always protected.

Find out now if you have life insurance cover as part of your superannuation? Earning a regular income, starting a family or borrowing to buy a property are key times when you will want to make sure you have other insurances in place such as Income Protection, Trauma and TPD. To learn more click [here](#).

KNOWLEDGE IS POWER



You can stay up to date, see what the markets are doing and hear from the experts by signing up to our monthly e-newsletter [here](#). Our clients love it and we're sure you will too.

We also share lots of info and content on our website and social media channels so make sure you connect with us!

     <https://sherlockwealth.com>