



Disclaimer:

General information only

No endorsements

Seek help if you need it



Why FI?

What's your number?

Share buying mechanics

Next steps



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Why FI?

If less financial stress isn't reason
enough...



1. Sh#t happens.



**MONEY
SCHOOL**

2. Future of Work

FAMILY KILLED
BY NINJAS. NEED
MONEY FOR
KARATE LESSONS



3. Government

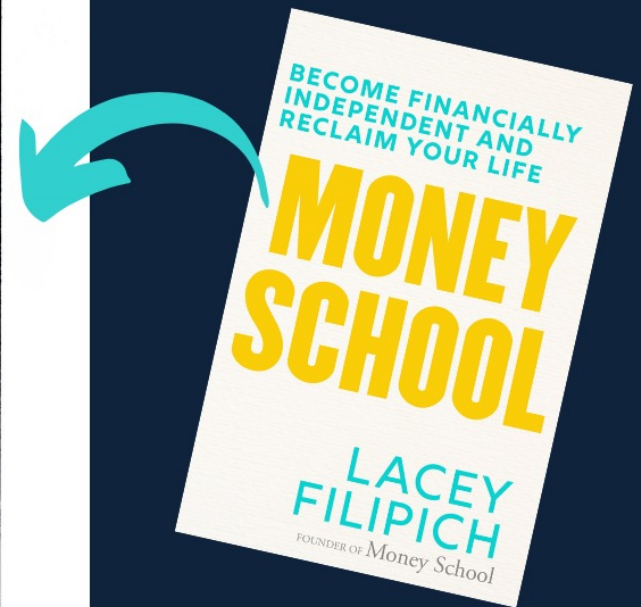
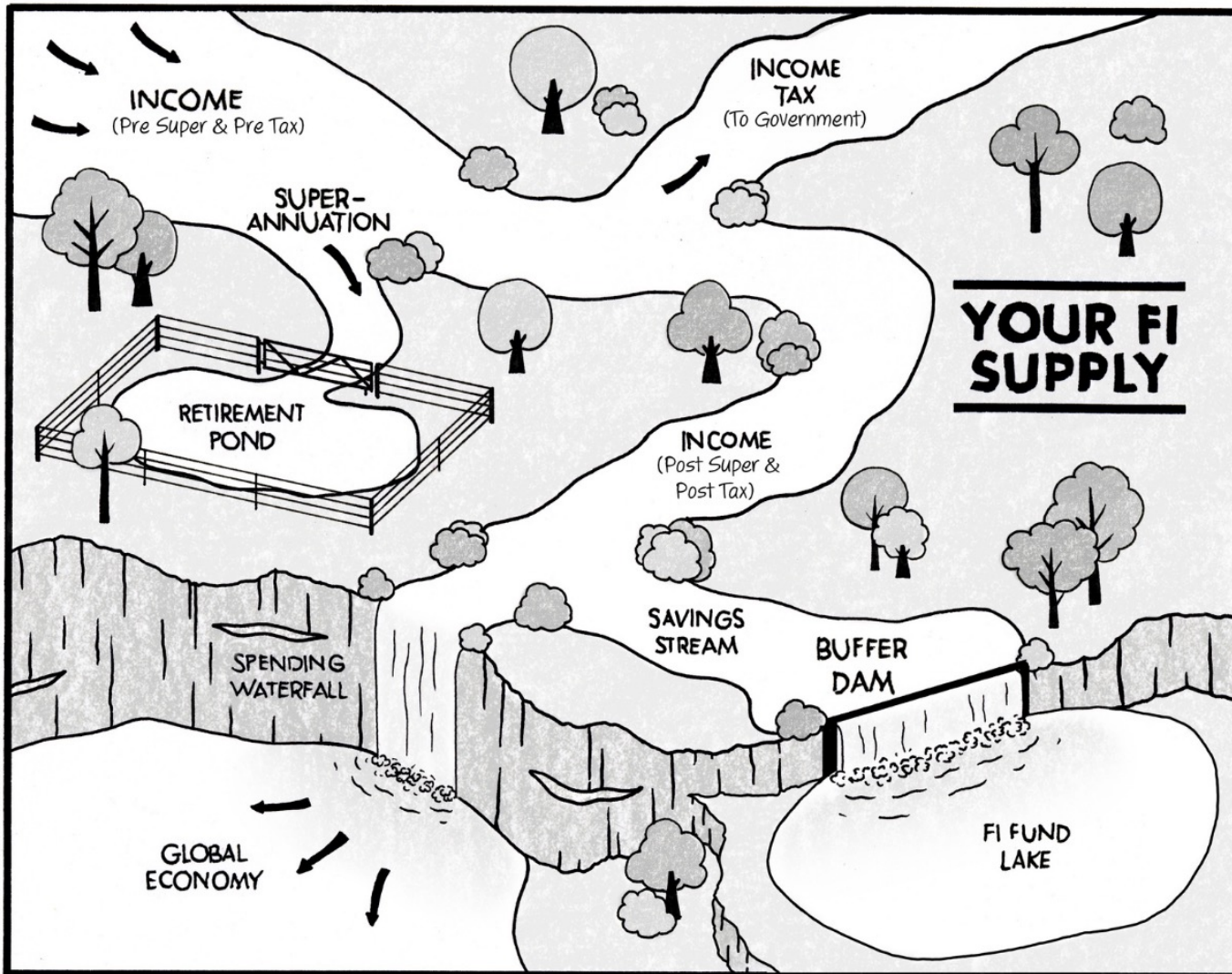
THE NUMBER OF PEOPLE (AGED 15 TO 64) PER PERSON AGED 65+ IS DECREASING



4. Vagina tax



5. Time Rich



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What's your number?

How much you need each year depends on what you want to do...

Time
rich

Super'n
focus

Age
pension

Average **living costs** per year?

For a **single person** in retirement
(no school fees, childcare etc)

Comfy
\$44k

Basic
\$28k

Pension
\$25k

Average **living costs** per year?

For a **couple** in retirement
(no school fees, childcare etc)

Comfy
\$63k

Basic
\$41k

Pension
\$37k

How much **equity** do you need?

If you're aiming for **time rich**:

- Your target annual income
- ...adjusted for tax
- ...multiplied by 22.2-25 (4% rule)

** excludes your home and car*



Example: \$50k a year after tax

= \$60k a year (before tax) * 25

= **\$1.5 million** equity*

...but you don't have to save \$1.5m!

** excludes your home and car*



How much **equity** do you need?

If you're aiming for super + pension
and own your home:

- Single: **\$253k super**
- Couple: **\$386k super**

How much **equity** do you need?

If you're aiming for super + pension
and don't own your home:

- Single: **\$467k super**
- Couple: **\$601k super**

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About shares

- Accessible
- Don't require debt
- Not without risk - do your due diligence before buying



Spoiled for choice

Some of the online platforms on offer:



Buying shares

Four decisions to make:

1. Which share
2. How many
3. Price per share
4. How long order is valid

Place Order - Shares *Required Field

Account: _____

*Order Type: BUY SELL

*Code:

*Quantity: or Value (\$):

*Price Limit (\$): or At Market

*Expiry: or Good for Day

Order Estimate

Order Value (\$):	0.000
Brokerage & Cost (\$):	0.000 (Incl GST)
Total (\$):	0.000

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Helpful links and feedback form

moneyschool.org.au/22July



Courses



Book



Socials



TEDx