



Can you believe it's almost the end of August and that spring is just a few days away?

Now that the Matildas brilliant run at the World Cup has come to an end, we can turn our attention to the last few rounds of the Tempus Wealth NRL and AFL tipping competitions.

In the NRL, Harrison White currently leads the way but the next nine tipsters are all within five points. In the AFL, Jamee Smith is first just ahead of Colin Ward and Ella Southwell.

We also welcomed a new team member earlier this month with Ryan Woods joining the Tempus Wealth office as a Client Services Manager.

Ryan recently graduated Sydney University with a Bachelor of Commerce, majoring in banking and finance. He worked as a Paraplanner for three years while he studied, before joining Tempus. Away from work, Ryan is a keen golfer.

Below, we've included a loan comparison calculator and a budget planner that could help ease cost of living pressures.

We've also included the following articles:

- 6 questions to ask when you receive your super statement
- Can you still afford to ignore HECS-HELP debt?

Enjoy!



New team members Hamilton McLaren (left) and Ryan Woods (right).



Loan Comparison
Compare repayments & features



Budget Planner
Picture your finances

[Got a question about your home loan?](#)



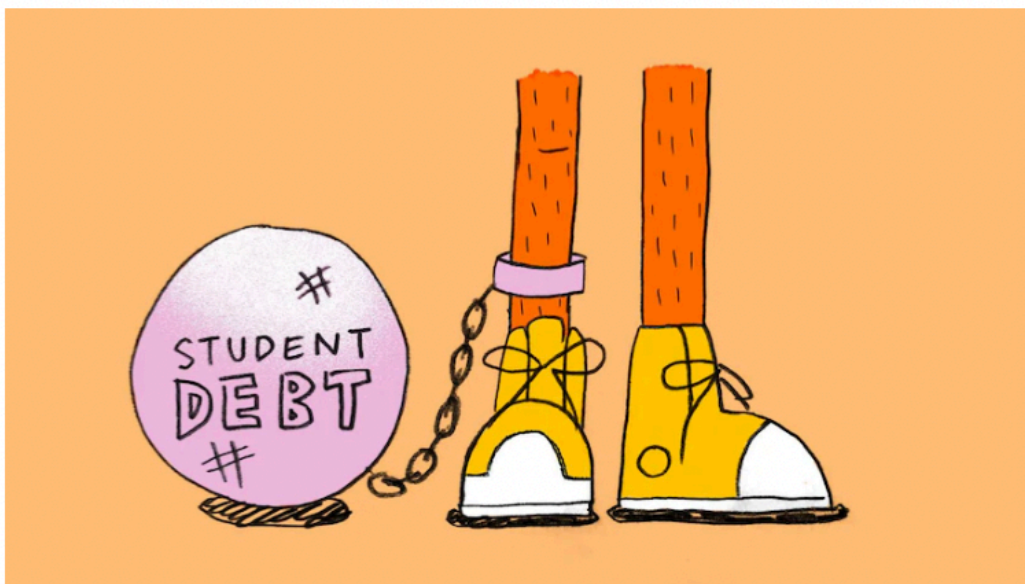
[6 questions to ask when you receive your super statement](#)

It's around this time that Australians receive their annual statement from their super fund.

For many people, there's not much of interest beyond how well their super performed over the past 12 months.

But there's value in reading your statement in its entirety and asking yourself the following key questions.

[Click here to continue reading](#)



[Can you still afford to ignore HECS-HELP debt?](#)

HECS-HELP debt is considered by many to be “good” debt, since the government doesn’t charge interest and repayments only start once when you pass a certain income threshold.

But balances are still indexed annually in line with inflation, and this year the indexation rate jumped all the way up to 7.1%.

This is a steep increase from previous years. Just 12 months ago, the indexation rate was 3.9%, and in the ten years to 2022 it averaged just 1.97%.

For a uni graduate who owes \$25,000, this year’s changes would see almost \$1,800 added to their account in indexation.

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A dark grey footer area with a teal wavy line above it. On the left, the text 'your advice for life' is written in a white cursive font. On the right, contact information is listed in white: 'P 02 9195 3770 | F 02 9195 3771', 'PO Box 796, Sutherland NSW 1499', and 'Level 1, 550 Princes Highway, Kirrawee NSW 2232'.

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