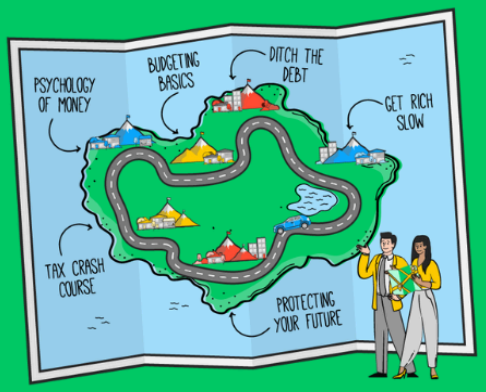
25 WAYS TO SAVE & INVEST IN 2025



Ready to kick off 2025 Rask style? Well, we've got quite a list lined up for you today!

Continuing on from the popularity of our saving and investing episodes in 2021, 2022, 2023 and 2024, we've put together **25 ways you can save and invest in 2025**. Give some of them a go and let us know by jumping into the Rask Community or sending us a message on socials.

Remember that the choices you make with your money aren't just about what you want to do this year. They're about who you want to be in the future.

Read our lists from 2021, 2022, 2023 & 2024 for more ideas:

- 21 personal finance saving & investing ideas (for 2021) | Rask Media
- 22 saving and investing ideas for 2022 | Rask Media
- 23 savings and investing ideas for 2023 | Rask Media
- 24 ways to save and invest your money in 2024 | Rask Media

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💸 15 ways to save in 2025 💸

- [ ] **Buy a coffee machine**
  While some people tell you to cut out your lattes on the way to building wealth, we believe that coffee is an essential part of our budget. However, buying a good coffee machine, whether a Nespresso machine or a fancy grinder, can pay off in spades in the long term.

- [ ] **DIY herb garden**
  Try growing your own herbs and salad ingredients, even if it's only a few pots on the balcony. It is much more cost-efficient (and environmentally friendly!) than buying packaged fresh herbs from the supermarket.

- [ ] **Set up and automate your accounts**
  Take some time to work out the perfect financial system for your own circumstances. You may like separate savings accounts for each goal, or you want discretionary spending money to slowly drip into your spending account to stagger your purchases.

  Automate as much of your financial plan as possible by setting up automatic transactions in your bank account when your pay cheque comes into specific savings accounts. You could also even try labelling your savings accounts with the goals that you're trying to achieve to keep you focused.

  ▶ 10 tools to automate your money & investing goals

- [ ] **Get on your local council's mailing list for free activities**
  Your local council and library are treasure troves, so use them! Whether it's a gardening workshop, food pantry, toy/tool library or space to study, make use of these free or heavily discounted programs by signing up to their mailing list.

- [ ] **Try before you buy (and save $$$)**
  You know how every man and his dog offer you a free (or heavily discounted) trial these days? Make use of these (but remember to put a reminder in your calendar to cancel)! Whether it's your local fitness centre, streaming service or app, make use of these trial periods. On our Family Finance mini-series, Mitch even spoke about renting baby gear like the famously expensive Snoo!

- [ ] **Buy staples in bulk (on sale)**
  There are pricey things we get in our weekly shop, like dishwasher cubes, and olive oil, that I'll make sure to buy extras of when they're on sale (though in an apartment, space can be a little tricky). I'll also pick up some extra tins of cooking staples like coconut milk when they pop up, as they last for ages, and I know I'll use them. Occasionally, I'll also use Amazon to buy substantially cheaper hair and sanitary products to last the year.

☐ **If you haven't used it for two years, try selling it online**

Look around your house right now – chances are you've got some items collecting dust. Could you try selling any of these on Gumtree or Marketplace to add a bit more cash to your pocket?

☐ **Never pay full price for movie tickets**

There's always a way to get cheaper movie tickets if you plan in advance! Here are some ideas:

- Your bank, superfund, insurance provider, etc., often have reward programs for members that give you access to reduced tickets.
- On Shopback, you can get cheap Hoyts movie tickets for $11-$15 dollars.
- Cheap Tuesdays and Sunday mornings at some cinemas when you join their rewards programs.

☐ **Reduce, swap and pause your regular expenses**

To quickly improve your finances, consider your current automated expenses. Do a bank account audit and go through your cards and accounts to cancel any recurring subscriptions and memberships that aren't essential anymore. Don't forget to review those pesky in-app subscriptions as well!

Remember, you can always resubscribe if you realise you can't live without a certain subscription. If you've recently had a subscription renewed and haven't been using the service, it's always worth contacting the company to see if you can get a refund.

Plus, if you've got a monthly subscription or bill that you plan on keeping for another year, consider paying the annual fee upfront for a discount.

☐ **Use click-and-collect or online delivery for groceries**

I've fully converted to Click & Collect for my main grocery shops this year for a few reasons.

- I can plan my meals and make sure I haven't forgotten anything, as I'm not under time pressure to navigate the changing store layout, checkout and get things into the fridge.
- I can track the total cost as I add things to my cart. If a particular veggie is very expensive that week, I'll swap it out for a lower-cost alternative.
- I'm not tempted to buy things I don't need just because it's a bargain or add snacks to my cart because I'm shopping hungry.
- I use the saved list function for core groceries (like milk & butter), and I cook regularly for meals to speed up the process.

- It saves me time to enjoy my weekend more (or, in my case, more time to study).

Listen to this: 6 ways to slash your grocery bill & save money | Rask Media

☐ **Find a better deal on your health insurance**
If you currently have health insurance or are thinking about getting it, sit down and look through free comparison sites like Choice, iSelect and PrivateHealth to compare different policies and make sure you're getting the best deal for your personal health requirements. Like many things, the best deals are often only available to new customers to lure you in their direction.

Regardless of whether you have private health insurance, make sure you've got ambulance cover to avoid additional stress during a medical emergency. Ambulance Victoria has a helpful checklist to determine if you have sufficient ambulance cover. Unfortunately, not all health insurance plans (especially the basic level ones) include the correct level of ambulance insurance, so it's worth reading the fine print and not getting caught out!

☐ **Use cash back and savings websites**
For goods and services that you're already planning to buy, get around cash-back sites like Cashrewards or discount-hunting browser extensions like Honey to keep some of your cash in your pocket. Both of these services offer free accounts to help save you money over the year.

☐ **Get your tax return sorted and maximise your return**
If you're the person who keeps putting off your taxes until your accountant reminds you that it is, in fact, time to get yourself sorted, gathering documents and expenses over the year is a great way to save some money. By making sure you've got your tax deductions lined up, you might get a nice tax refund to bolster your emergency fund.

Listen to this: Investor tax return masterclass ft. ATO Assistant Commissioner

☐ **Potluck with friends (e.g. barbeque or Mexican)**
Cut the costs of lunches and dinners with friends by organising a meal where everyone brings one course or beverage option or chips in for the supplies for a BBQ in the park. There will be heaps of fun, wonderful memories, and plenty of burnt onion to go around.

☐ **Make sure you're using a high-interest savings account**
With interest rates on the rise, make sure you're getting the most out of your savings account by shopping around for a better interest rate.

Some examples of savings accounts with higher interest rates include uBank, ING Australia, Macquarie, Up Money & BOQ. While you're there, set up one automated payment into your savings account to recur on a monthly basis.

Listen to this: 5+ high interest savings accounts in August 2024 (and how to choose) | Rask Media

Now, moving onto some investing ideas…

💸 10 ways to invest in 2025 💸

- ☐ **Dip your toe in with micro-investing and fractional investing**
  This is probably the quickest way to get started and dip your toe in the water, as you'll only need $5.

  Whether you set up a regular contribution plan in your Raiz account or start buying small parcels of shares with Stake, there are numerous Australian companies offering quick and easy ways to start investing.

  Examples to get you started:

  - Raiz
  - Stake
  - Spaceship
  - Sharesies
  - Pearler Micro

- ☐ **Invest in an Aussie ETF**
  You can invest in the biggest Aussie companies through an Exchange Traded Fund (ETF), which effectively bundles up a selection of shares for you (think buying a box of Favourites rather than just buying a Crunchie).

  As someone who has decades ahead of them to invest, one option to consider is investing in an ETF made up of large Australian companies. Look for one with the top 200 or 300 companies on the ASX (our sharemarket). Want to learn more? Jump into our popular (and free) ETF investing course or listen to our mini-series.

- ☐ **Invest in a good book**
  Sometimes, the right book can change your life. Just think, you pay $20 for a lifetime of someone's knowledge and experiences. Reading books about personal finance, investing, lifestyle design, and even a memoir can stop you from making huge mistakes that could cost you a significant amount of time and money in the long term.

For those in their 20s, try *The Psychology of Money* by Morgan Housel, *Money School* by Lacey Filipich or *The Defining Decade* by Dr Meg Jay.

☐ Invest your tax return

Have you got a tax refund sitting with your name on it at the ATO, just waiting for you to get your paperwork together and submit your tax return?

Take some time to get everything sorted during the break; your tax refund might just be what you need to kickstart your investing journey!

On the topic of tax, make sure your TFNs are recorded everywhere (bank accounts, brokers, share registries, super funds, etc.) so you don't get hit with withholding tax.

☐ Invest in salary negotiation skills

This is definitely not something they teach at school, and there's no one in the workplace to give you a rundown of how it all works. This means you've got to figure it out for yourself through trial and error. If you don't negotiate your salary on a regular basis, you may end up with much less than you deserve, which will have a massive impact across your working career.

Companies will rarely approach you with their best offer or a 10% pay rise on a silver platter. They will wait for you to ask for it. If you think about yourself as a service that your employer is purchasing, why would they go ahead and offer to pay 10% more for that service if they don't need to? You may think that your employer will see your hard work and achievements and decide you deserve more. Unfortunately, in most cases, working harder isn't enough to guarantee a raise, so you have to ask for it.

Take the time to come up with your salary negotiation strategy, build your case, research industry salaries, practice with friends and family, get creative and don't put it off! Look at PepTalkHer for more resources. Plus, listen to this episode: 10 actionable career tips for success in 2024 ft. Shelley Johnson

☐ Invest in your superannuation

Don't underestimate the power of your superannuation over the course of your career. Adding extra to your super makes a massive difference over time; just look at the impact adding an extra $100 a month has over your lifetime!

There are multiple ways to automate this process, including:

- setting up a salary sacrifice arrangement with your employer,
- setting up a recurring direct debit with your super fund or
- scheduling a recurring BPAY payment into your super fund.

Try this free course: Sort out your Super (the easy way) | Free Super course | Rask

☐ **Invest in your relationships**

A study of undergraduate students in the US found that the happiest students were very social and had stronger relationships than the less happy students. The researchers pointed out that the happy students didn't 'experience more objectively defined good events' or have any significant commonalities aside from their strong social relationships.

You might be able to buy friendship for a short period of time if you're shouting all the rounds and buying lavish gifts, but they aren't the kind of friendships that'll stand the test of time. Building quality relationships takes time and effort, as well as showing up time and time again.

Listen to this Money Date podcast to get started!

☐ **Research and invest in a company that you love**

If you're interested in investing in individual companies, set yourself the educational challenge of thoroughly investigating one company that you're interested in.

Try our share investing courses: Share Valuation Course (Intermediate) | Rask

☐ **Invest in your happiness**

Pick one thing you really wanted to do during the past few years that lockdown put on the back burner and just do it.

It's important to enjoy yourself along the journey. Don't pursue your financial goals at the expense of everything else. Want to learn more? Grab a copy of Kate's book, *Buying Happiness*.



- [ ] **Sort out your investment plan for 2025**
  Sort out your investment goals and plan for the year—think about how much you will invest each month, how you will invest it, and what you will invest it in. We chat more about goal setting in this episode!

✅ Over to you!

Do you have more money-saving tips or investment suggestions?

We'd love to hear them!

Jump into our 100% free community to share your ideas and help others save money in 2025.