



# RETROSUBURBIA

THE DOWNSHIFTER'S GUIDE TO A RESILIENT FUTURE

## CHAPTER 28: FINANCIAL PLANNING AND SECURITY

### QUESTIONS:

- What has influenced your financial decisions up to this point in life? (family attitudes, entrenched society values, discussions with partners, chance, careful research, responses to global events such as GST, necessity, world view...?)
- Are you happy with where you are financially? Where do you think your vulnerabilities lie? What might happen in the case of a financial crash? (Think about household debt, mortgage/rent, superannuation, savings, stocks and shares...)
- What is your attitude towards paying tax?
- What is your attitude towards accepting social security?
- Share your best tips for spending less money.
- What is your attitude towards cash? Do you use it regularly? Do you find it more or less practical than other options?

### ACTIVITIES:

- Make a plan to keep your savings safe and/or reduce your debt. How relevant are the suggestions in this chapter to your situation?

