

It was a busy end to the Financial Year for our team here at Tempus and all were pretty glad to see the end of the month! Now comes the new financial year, tax time and a great time to look under the bonnet of your financials, are you where you thought you would be – what changes can you make until the end of the year? One thing for sure, the take away coffee drinkers out there would be saving at least \$35 pw / \$1,820 pa by having that one a day coffee at home (that's a start)!

Our articles this month relate to tax time and a few hints on investing for beginners – you have to start somewhere! We hope you enjoy.

If you're stuck in lockdown, or for anybody who likes the odd cocktail (over 18's of course) our team have hand picked a few of their favourites [see here](#) for our tried and true recipes - courtesy of Ella, Kym and Colin this month. Feel free to share your personal fave for next time.

Tax time: calculating investment income and deductions

Here's a check list of what you will need to include in your 2020-21 income tax return.



Five investing tips for beginners

Here are five investing tips for those who are just beginning their investment journey.



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