



## December 2025

With summer now upon us, it is the season of family gatherings, end of year celebrations, and holidays. We would like to wish you and your family a happy and safe festive season.

The economy came under renewed pressure in November as inflation accelerated. The first full monthly CPI release showed annual inflation rising to 3.8% in October, up from 3.6% the previous month. The Reserve Bank kept rates on hold in November and some economists are warning a rate rise may be on the horizon, possibly before the end of the year.

Despite the uncertainty, consumers may be getting their mojo back. The Westpac-Melbourne Institute Consumer Sentiment Index surged in November to its highest level since February 2022.

Unemployment eased a little to 4.3% in October after hitting a four-year high of 4.5% in September but wage growth remains higher, prompting concern from the RBA over the continued tight labour market.

Equity markets were volatile around the world thanks to uncertainty over the growing AI bubble, rising government debt and the ever-changing US tariff regime. Surging commodity prices halted the slide of the Australian dollar in the last week of the month with gold hitting record highs and iron ore prices holding firm. The Australian dollar hit a two-week high, finishing the month at \$0.653.

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# Celebrating with heart – not habit



As the festive season approaches, there is a noticeable shift in the air. The days grow longer, school terms wrap up, and communities across the country begin to prepare for end-of-year celebrations in all kinds of ways.

For some, it is about unpacking boxes of decorations, preparing familiar family recipes and racing around the shops. For others, it is time to plan a beach day, host a casual BBQ, or simply enjoy a well-earned break from routine.

The festive season in Australia looks different for everyone. That's part of what makes it so special. We live in a society full of rich cultural traditions. Some festive traditions have been passed down for generations, such as midnight Mass, lighting candles for Hanukkah, or gathering for a family meal on Christmas Day. Others have come to us through popular culture, often shaped by images of snowy winters and roaring fireplaces that don't quite fit our sunny, southern hemisphere reality.

Think hot roast dinners in 35-degree heat, matching Christmas jumpers despite the sweat, and singing about snowmen and sleigh bells.

And that's okay. That's part of the rich tapestry that is celebrating the festive season.

However, while tradition can be beautiful, it's also worth asking yourself: do these traditions still bring joy to my life? Or am I doing them out of habit or obligation?

## Reducing stress, reclaiming joy

The lead-up to the holidays can easily become overwhelming. This time of year often brings with it a long list of expectations about what to cook, how to decorate, where to be, and what to buy.

Trying to meet every expectation, real or imagined, can drain the joy right out of what is meant to be a time of celebration.

By letting go of pressure and embracing flexibility, we can shift the focus back to what really counts. Laughter. Connection. Rest. Reflection.

It is okay to opt out of what no longer fits. In fact, doing so often creates more space for what actually feels meaningful.

## Rethinking what celebration looks like

While traditions can be a wonderful way to connect with our roots, they are not set in stone. Over time, life changes. Families grow and shift. Priorities evolve. The way we mark special moments can grow with us.

So, it is worth pausing to ask: are these traditions still adding joy to my life? Or am I continuing them out of pressure, or a sense of obligation?

Giving yourself permission to do things differently can be both freeing and fulfilling.

## Making meaning in your own way

Reimagining tradition does not mean abandoning everything you love. It means choosing what feels right for you and creating space for joy, connection and rest – however that looks.

You might decide to swap the roast for prawns and salad and the pudding for a pavlova. Or ditch the mess of wrapping

paper and presents in favour of shared experiences. You could even celebrate on a different day to reduce stress. Some people find joy in having a picnic in a beautiful location, taking a family beach walk at sunset, or simply spending the day unplugged from screens.

For others, creating new traditions might involve volunteering in the community or cooking dishes from their cultural heritage.

Whether your festive season is full of people or quiet moments, it only needs to reflect what matters most to you.

## The season is yours to shape

There is no one way to celebrate. What is right for one person may not suit another and that is the beauty of it. The festive season does not have to look a certain way to be valid or joyful.

You might still love baking the same cake your grandmother made or singing carols in your street. Or you might find joy in starting completely new customs that reflect your values and lifestyle today. Either way, the important thing is that your celebrations feel true to you.

Small moments can become meaningful rituals too. A quiet morning coffee, a favourite song playlist, or calling someone you have not spoken to in a while are all things that can bring warmth and joy without adding stress.

*Whatever this season means to you...*

*We hope it brings you joy.*



## *Spring cleaning isn't just for closets.*

We're used to tackling physical mess. We clear out closets, sort through garages, and sometimes even face that overflowing junk drawer in the kitchen. But there's another kind of clutter we often ignore – the kind that lives on our devices, in our inboxes, and across the dozens of apps and platforms we use every day.

Our digital lives can become chaotic without us even realising it. Old files pile up, passwords go unchanged, unused apps stake up digital space, and outdated accounts hang around long after we've forgotten them.

Cleaning up your digital life isn't just about tidiness. It's about taking back control, reducing stress, and protecting your personal information. A little effort can help you make the most of the technology you rely on every day.

### **Start with the inbox**

Email is one of the easiest places for clutter to grow unnoticed. Between unread messages, endless subscriptions, and decades of digital dust, many of us feel buried in content before we even open our inbox.

Start by archiving or deleting messages you no longer need. Use the search function to batch-delete emails from certain senders, especially those you no longer want to hear from. Unsubscribe from newsletters or promotional emails you tend to ignore and consider setting up filters to automatically sort messages into folders moving forward.

Even if you only clean up a few hundred emails, you'll immediately feel a sense of relief. A tidier inbox helps you spot what's

actually important and reduces the mental load of "dealing with it later".

### **Declutter your devices**

Next, look at your phone and computer. These devices often become digital dumping grounds. Photos, documents, apps, and downloads accumulate over time and can start to feel overwhelming.

Begin by deleting apps you haven't used in the last three to six months. If you're not sure about something, check when it was last opened. Move photos and videos to cloud storage or an external drive to free up space. Organise documents into clearly labelled folders and delete duplicates or outdated versions.

Some parts of digital clutter are less visible but still worth clearing. Take a moment to empty your downloads folder, clear your browser cache, and remove temporary files. These forgotten corners of your devices can quietly slow things down and make everything feel more chaotic.

### **Audit old accounts**

Over the years, you've probably signed up for countless shopping websites and other services, many of which you've long forgotten. These inactive accounts can pose security risks, especially if they're linked to old or weak passwords.

Use a password manager to help identify and organise your accounts. Close the ones you no longer use and update the passwords for those you still need. Closing unused accounts limits the number of places your data is stored, which reduces your exposure in the event of a data breach.

This step may take a little time, but it's one of the most powerful ways to protect your digital footprint.

### **Check your digital security**

While you're auditing, take time to strengthen your online security. Start with your most important accounts – like email, banking, and cloud storage – and make sure each one uses a strong, unique password.

Enable two-factor authentication where possible. This extra layer of protection only takes a few minutes to set up and can make a big difference in keeping your accounts secure.

Finally, don't forget to check for software updates on all your devices. These often include important security patches, so keeping your system up to date is one of the easiest ways to stay protected.

### **Refresh your social media**

Social media can be a powerful tool, but only if it reflects who you are now. If your feed feels stale or overwhelming, take a few minutes to clean it up.

Unfollow or mute accounts that no longer resonate with you. Curate your feed so that it reflects your current interests, values, and goals. This simple step can turn mindless scrolling, or doomsrolling, into a more positive, inspiring experience.

Digital spring cleaning is not about perfection. It's about creating a digital environment that supports how you live and work right now. If this all sounds a little intimidating just take it one step at a time. Wherever you begin, the most important thing is to begin.



# NEW

## AGED CARE ACT:

### *what you need to know*

Sweeping reforms to aged care are set to begin on 1 November to help improve the quality, transparency and flexibility of care.

With more care levels, clearer pricing, and greater control over how your funding is used, the new system aims to better match services to individual needs. Providers will be required to offer detailed cost breakdowns, empowering you to make informed decisions about your care.

While the reforms are a step forward in care quality, they also come with changes in how services are funded and that may mean higher out-of-pocket costs for some.

What you pay depends on your financial situation – whether you receive a full or part pension or are self-funded – and the services you access.

As the aged care landscape evolves, staying informed is key to making confident choices. Whether you're planning for yourself or supporting a loved one, understanding the new system will help you access the right care at the right time.

#### Help at home

From 1 November the current Home Care Packages will be replaced by a new program called Support at Home.

The key changes include:

- Eight levels of care (up from four) to better match individual needs
- Extra funding for assistive technology, home modifications and palliative care

Services are expected to remain the same but the way you pay for them may change.

- For example, clinical care (such as nursing or physiotherapy) will be fully funded by the Government.

- You may pay more for everyday living services (such as meal preparation or cleaning) than you do for independence supports (like personal care or transport).
- The out-of-pocket costs for everyday living will range from 17.5 per cent for full pensioners to 80 per cent for self-funded retirees.
- Non-clinical support, like showering, will cost five per cent for full pensioners to 50 per cent for self-funded retirees.

If you were approved for a Home Care Package on or before 12 September 2024, you will be eligible for fee concessions to ensure you are not worse off under the new rules.

The package level you are assigned sets the total funding available to pay for care, with 10 per cent allocated to the care provider to cover the cost of care management.

You then work with your provider to decide how you want to spend the rest of the budget. The provider will set their fees for services and you will make a contribution based on your income.

#### Residential aged care

Room prices in aged care facilities have been steadily rising following an increase in the Refundable Accommodation Deposit (RAD) threshold from \$550,000 to \$750,000.

Higher RADs mean you may need to use more of your savings or income to cover aged care costs.

From 1 November 2025, anyone who moves into care after this date and pays a RAD, will have two per cent of that amount deducted each year, for up to five years.

You can still opt to pay a Daily Accommodation Payment (DAP), but this will increase every six months in line with inflation.

Other fees include:

- the basic daily fee (set at 85 per cent of the single age pension)
- a means-tested fee or non-clinical care contribution
- potentially a higher everyday living fee (previously known as extra or additional services)

#### Fee caps and planning ahead

The lifetime cap on aged care contributions continues. You won't pay more than \$130,000 (indexed) over your lifetime towards home care and residential care combined.

Understanding how the changes affect your financial future is vital. You'll need to consider:

- whether someone will remain in the family home
- your current income and assets
- potential age pension entitlements
- estate planning strategies

Use the government's fee estimator at MyAgedCare to get a clearer picture of your potential costs.

#### Get advice early

Navigating aged care can be complex and the upcoming changes add new layers of decision-making.

We can help explain your options, structure your assets, minimise fees and plan for your future care needs.

If you would like to discuss your aged care options, please give us a call.