

A financial planner's money secrets



Business Chicks
Premium member
AMANDA CASSAR has
been working in finance
since 1991, but she also
knows what it's like to
live week to week. In
her new book, *Financial
Secrets Revealed*, she
asked business gurus,
financial geniuses and
everyday heroes for
their get-rich secrets.
Here, she shares her
story and some of her
own golden advice.

Within three years of starting work, I was married and moved out of home. We pretty much had nothing when my husband and I started off. We lived paycheck to paycheck, using our limited tax returns for an annual holiday and doing our best to manage a limited budget and make ends meet.

Within two years, I was pregnant and we needed to downsize from our rented home to a unit, get rid of the family dog and change the old cars we owned (circa 1964 and 1974). I returned to part-time work within six weeks of having my son, taking him to work with me. Around 12 months later, we decided we'd expand the family, thinking that the two babies

would be nice and close. I then took two years off paid work to be with the kids while my husband ran a lawn-mowing business. Times were definitely lean and supplemented by Centrelink payments, but we were happy and busy with our young family. Having said that, I didn't want to keep living so hand to mouth and knew things had to change.

When my daughter was two, I was offered my job back in the planning firm I'd left while on maternity leave and returned to my former role in administration. This time, however, I decided to do it for me. I already knew the work and how the products operated and where they fitted together, and so managed to also study part-time. By this stage, we were also able to purchase our