

# AUSSIE RULES TO FINANCE

## Learn the 'rules' before you land

Emigrating is exciting, full of the promise of new possibilities; experiences, friends and goals. When you move to Australia the language is the same but that's where the similarities end. From finance to football- Australia is very different to the UK.

Financial literacy is hard enough to get your head around in your homeland, but throw in a new place where no one tells you the rules, where you only learn by making mistakes - and it gets even harder.

Follow the steps in our quick migration checklist and avoid getting caught out before you even get here.

### ALREADY HERE?

Join us for a FREE webinar or talk  
at our offices.

To book in call us on +61 8 9323 3000 or  
Email: [hello@efg.net.au](mailto:hello@efg.net.au)

## BEFORE MOVING

- Cancel Direct Debits in writing- especially your mobile phone and gym memberships (they may sting you if you don't do it in writing)
- Check that your Life Insurance policies pay out overseas
- Consolidate UK bank accounts
- Notify HRMC- fill out a P85

## JUST LANDED

Start researching the following or give us a call and ask us to create a strategic and personalised financial plan - there's lots to get your head around!

- Australian Superannuation
- Transferring cash
- Cars and big purchases
- Employment & Tax
- Australian Insurances
- Savings/Investments & Tax deductions