

FINFORCE COLOURING BOOKS

Series One: Money First Steps

Twelve little money stories to colour in

General information only, not personal advice. FinForce is a Corporate Authorised Representative (No. 001241242) of Financial Force Pty Ltd, AFSL 238337. © 2026 FinForce. All characters are fictional. Printable at home on A4. Download more at finforce.com.au/picture-book

FinForce

Hello, colour-er!

Grab your pencils, crayons or textas. Every page in this book comes from a FinForce picture-book story, with a short line underneath that a grown-up can read aloud while you colour.

There's no wrong way to colour. Purple dogs are allowed. So are green skies.

Grown-ups: print on A4 at 100% scale. Single-sided is best for markers.

Inside this book

1. Your first payslip
2. Super on payday
3. The fund that follows you
4. The rainy-day jar
5. Interest is income
6. The shrinking dollar
7. Eggs in different baskets
8. Your HELP debt
9. Lodging your tax return
10. Parental leave, now with super
11. Money in a child's name
12. A 5% deposit

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Your first payslip (1 of 6)

Meet Mia. She's 19 and has just started her first part-time job at a Brisbane cafe.

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Your first payslip (2 of 6)

Before her first shift she fills in a tax file number declaration, so the right tax comes out of her pay.

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Your first payslip (3 of 6)

She claims the tax threshold (the first part of her income, which isn't taxed) with this employer. You generally claim it with only one employer at a time.

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Your first payslip (4 of 6)

Her payslip shows her gross pay, the tax withheld, and what lands in her bank account.

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Your first payslip (5 of 6)

On top of her pay, her employer pays super for her. The super guarantee rate is 12%.

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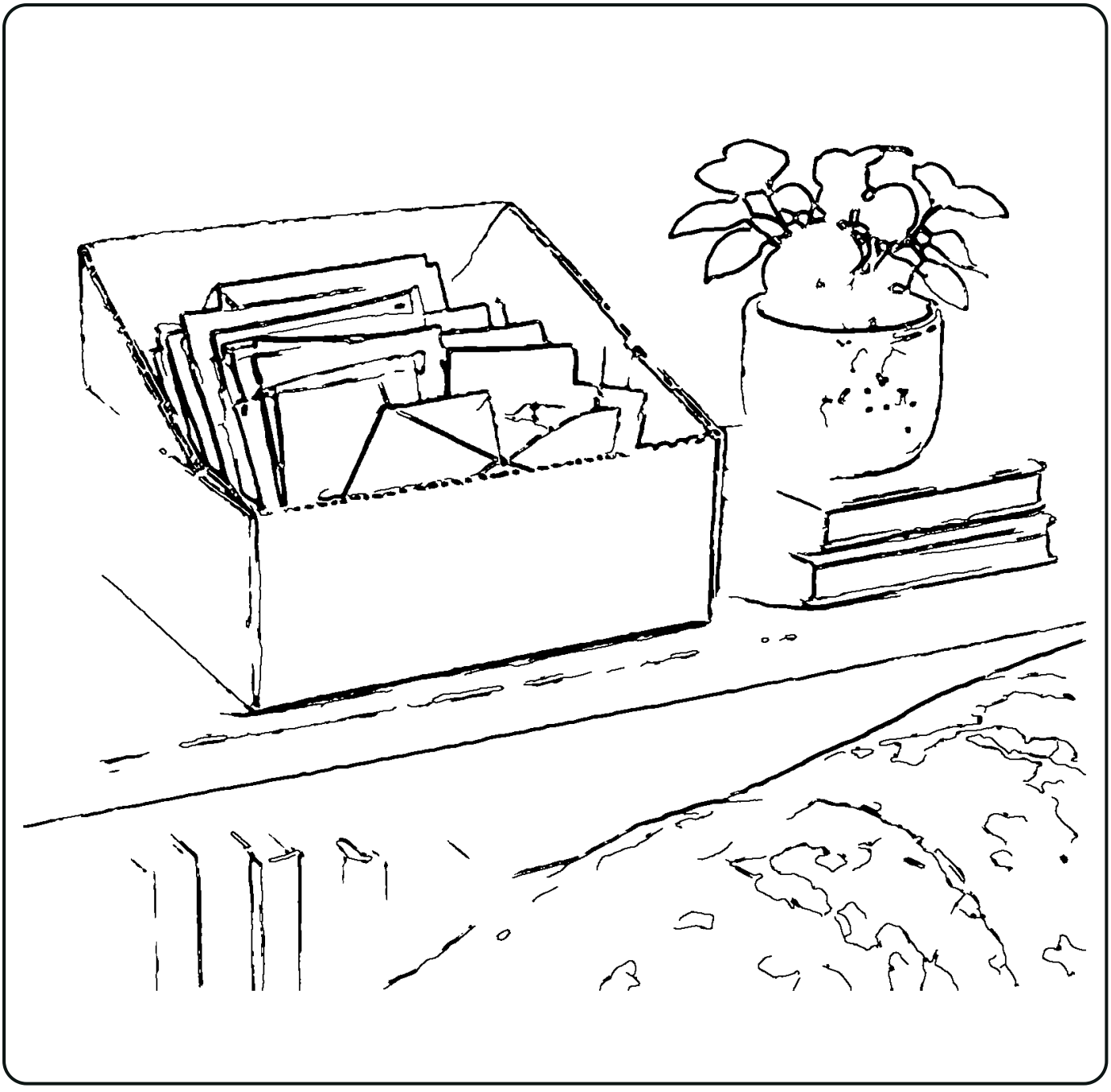

Your first payslip (6 of 6)

Mia keeps her payslips. They make tax time, and checking her super, much easier.

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Super on payday (1 of 6)

Meet Raj. He's 34 and works full time as an electrician.

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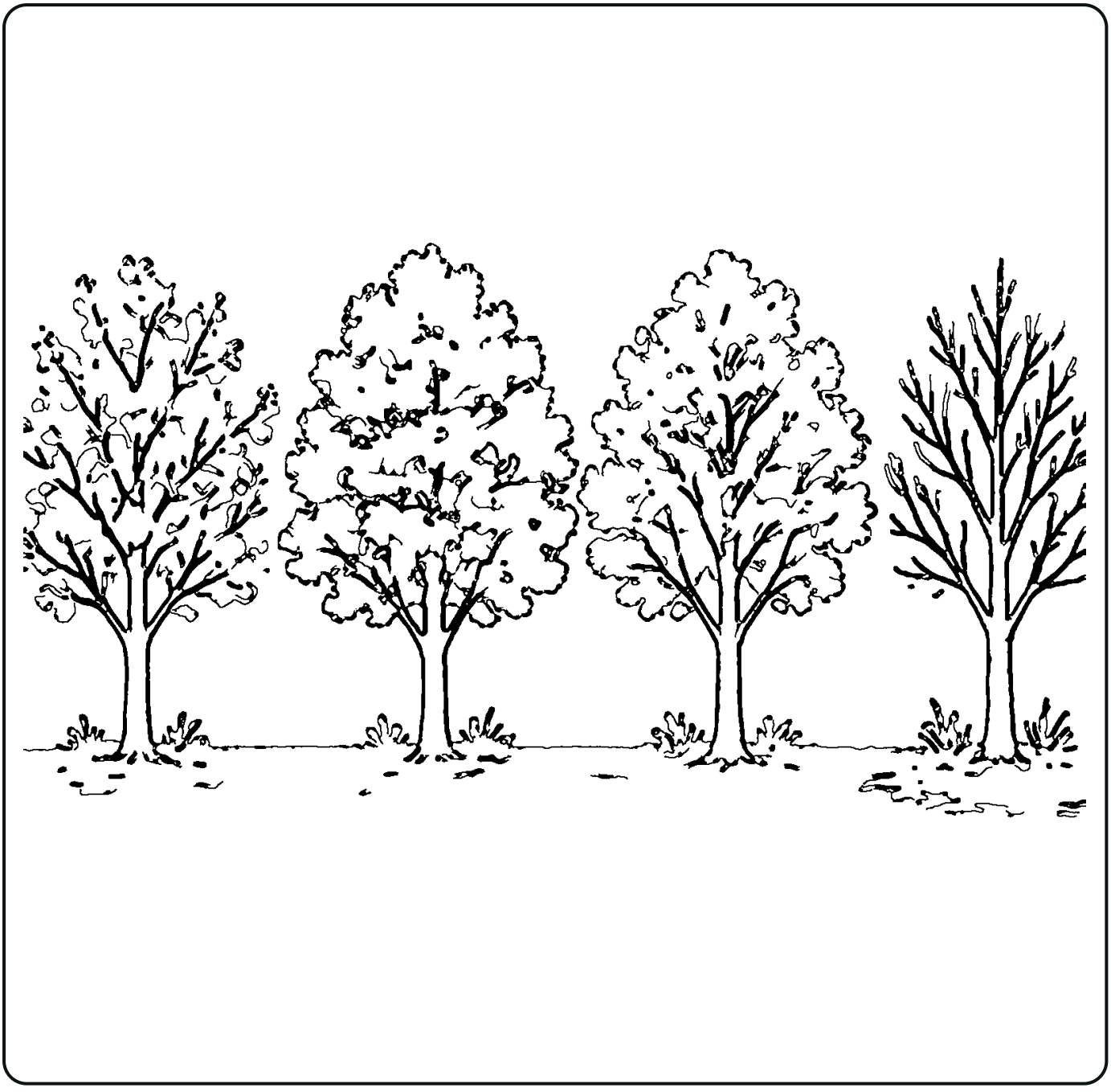

Super on payday (2 of 6)

Until July 2026, many employers paid super every three months.

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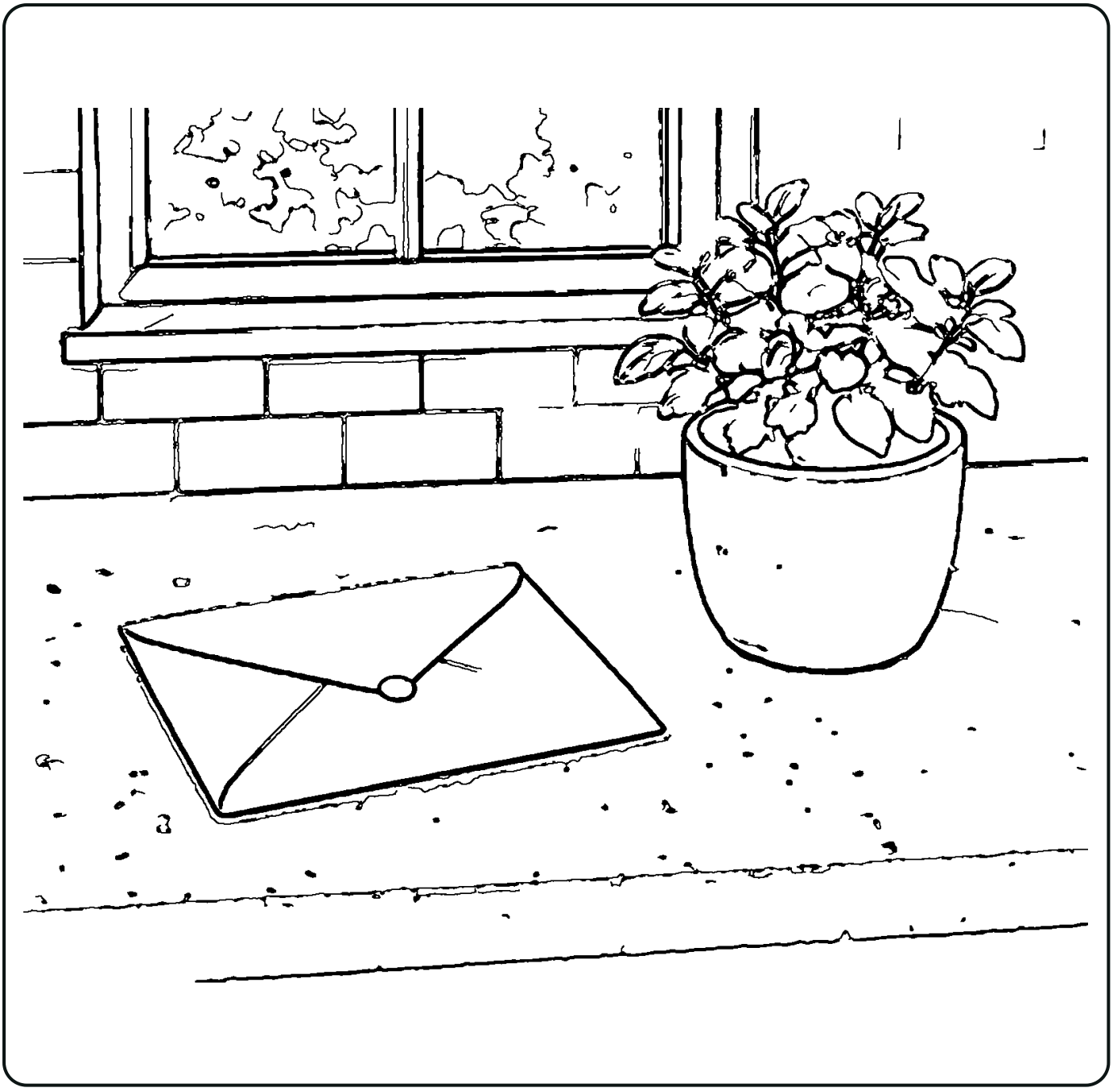

Super on payday (3 of 6)

Since 1 July 2026, employers must pay super for each payday, under Payday Super.

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Super on payday (4 of 6)

Super must reach his fund within 7 business days after payday, with some longer times for new employees.

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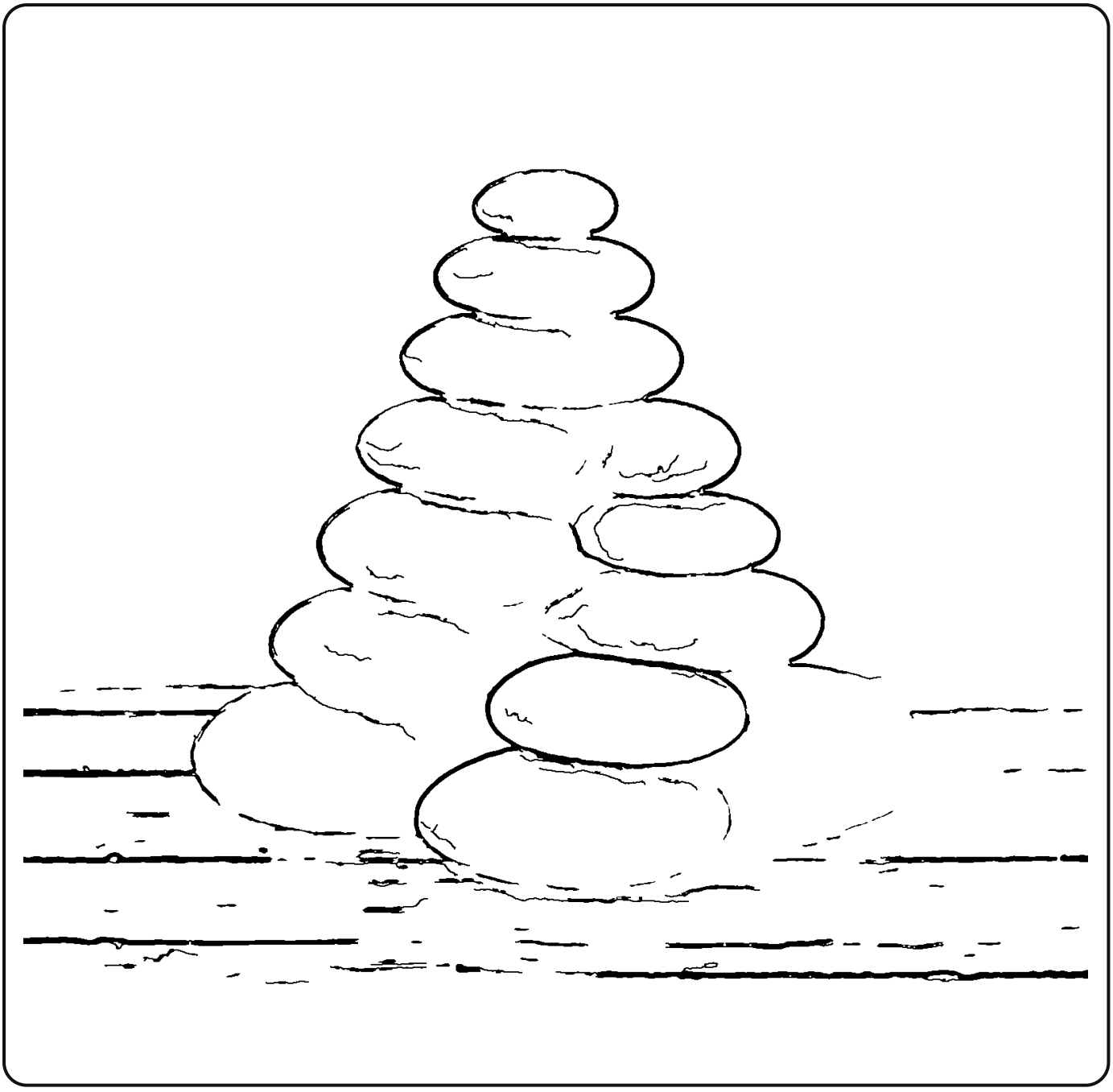

Super on payday (5 of 6)

The rate is still 12%, now worked out on what the law calls qualifying earnings.

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Super on payday (6 of 6)

Raj checks his super app every so often to make sure each payday's super has arrived.

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The fund that follows you (1 of 6)

Meet Grace. She's 27 and has just changed jobs, from retail to an office role.

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The fund that follows you (2 of 6)

In the past, a new job often meant a new super fund, and fees on two accounts.

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The fund that follows you (3 of 6)

Now, if she doesn't choose a fund, her new employer asks the ATO for her 'stapled' fund.

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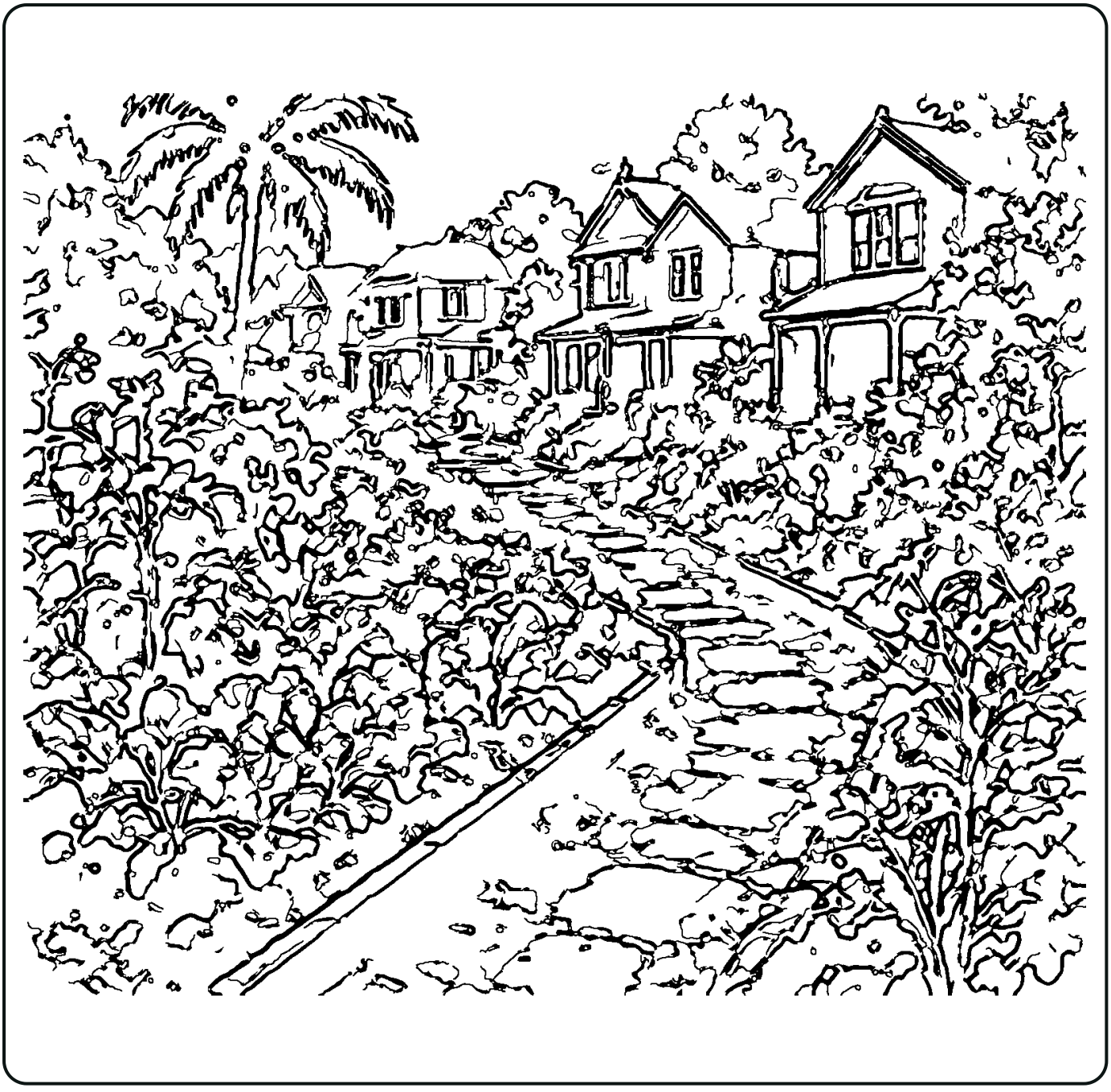

The fund that follows you (4 of 6)

A stapled fund is an existing account that follows her from job to job.

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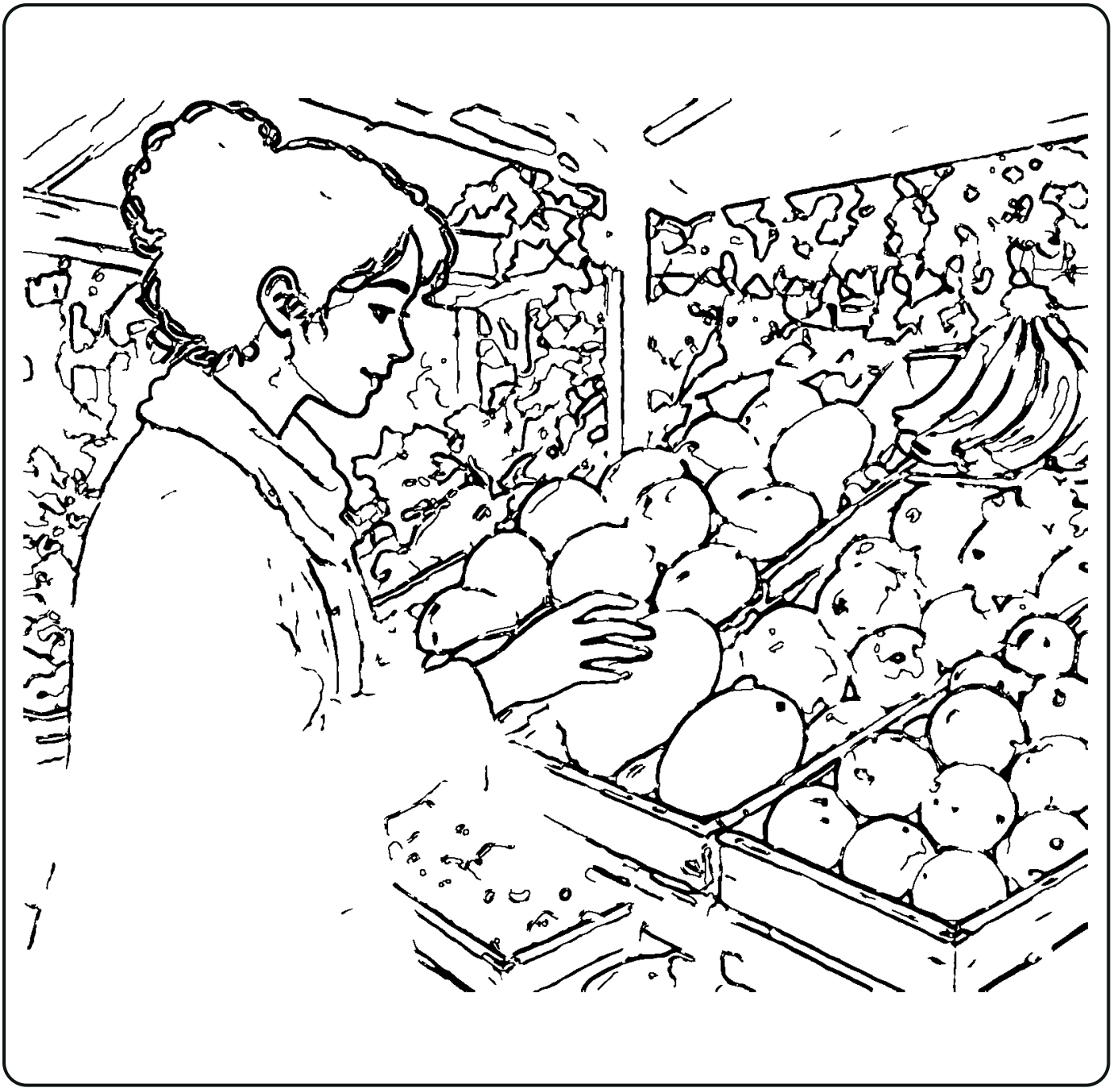

The fund that follows you (5 of 6)

She can still choose a different fund by filling in a choice form for her employer.

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The fund that follows you (6 of 6)

Grace compares funds on fees and performance before she decides to stay or switch.

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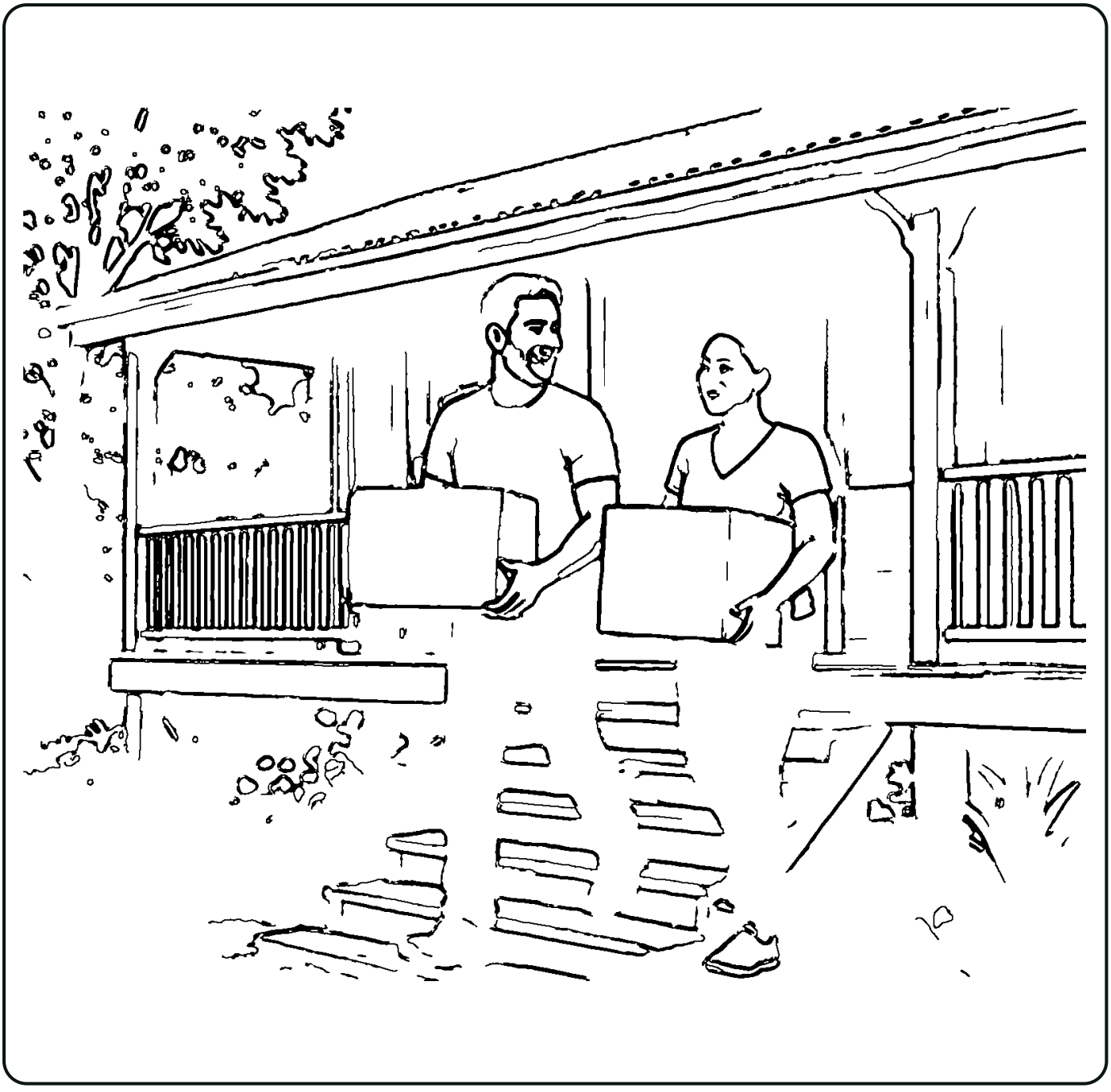

The rainy-day jar (1 of 6)

Meet Tom and Lani. They've just moved into their first rental together on Brisbane's northside.

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The rainy-day jar (2 of 6)

Each payday they sit down with a cuppa and a simple plan: bills, food, fun and saving.

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The rainy-day jar (3 of 6)

A small amount goes into a separate savings account every pay. They call it the rainy-day jar.

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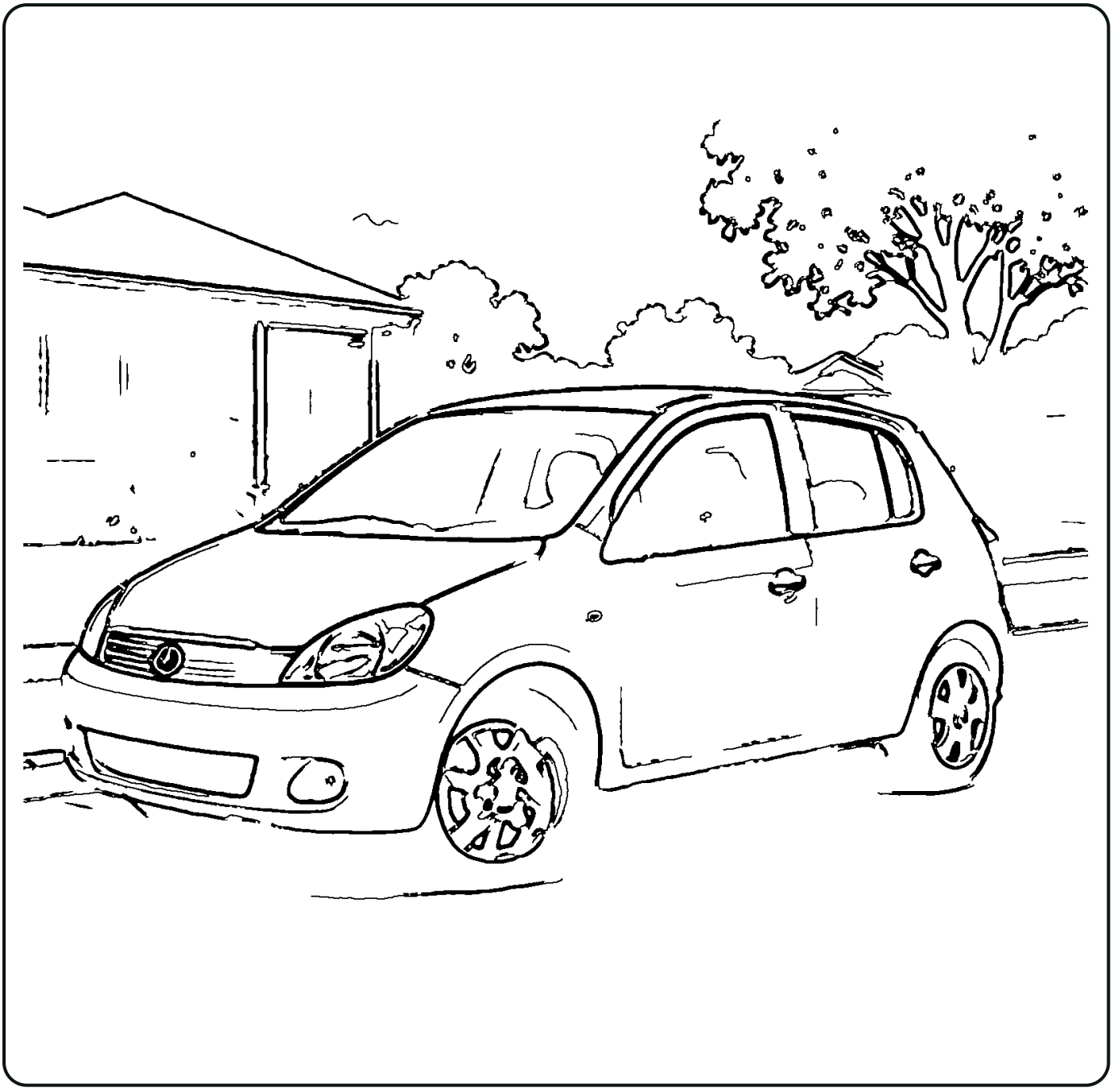

The rainy-day jar (4 of 6)

Months later, their little car gets a flat tyre, and it needs two new ones.

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The rainy-day jar (5 of 6)

The jar covers the bill, so nothing goes on the credit card.

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The rainy-day jar (6 of 6)

They top the jar back up a little each pay, ready for the next surprise.

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Interest is income (1 of 6)

Meet Ken. He's 52 and has been building up his savings account.

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Interest is income (2 of 6)

The interest his bank pays him counts as income, just like wages.

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Interest is income (3 of 6)

It goes on his tax return and is taxed at his marginal rate.

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Interest is income (4 of 6)

If he never gave the bank his tax file number, it would have to withhold tax at the top rate.

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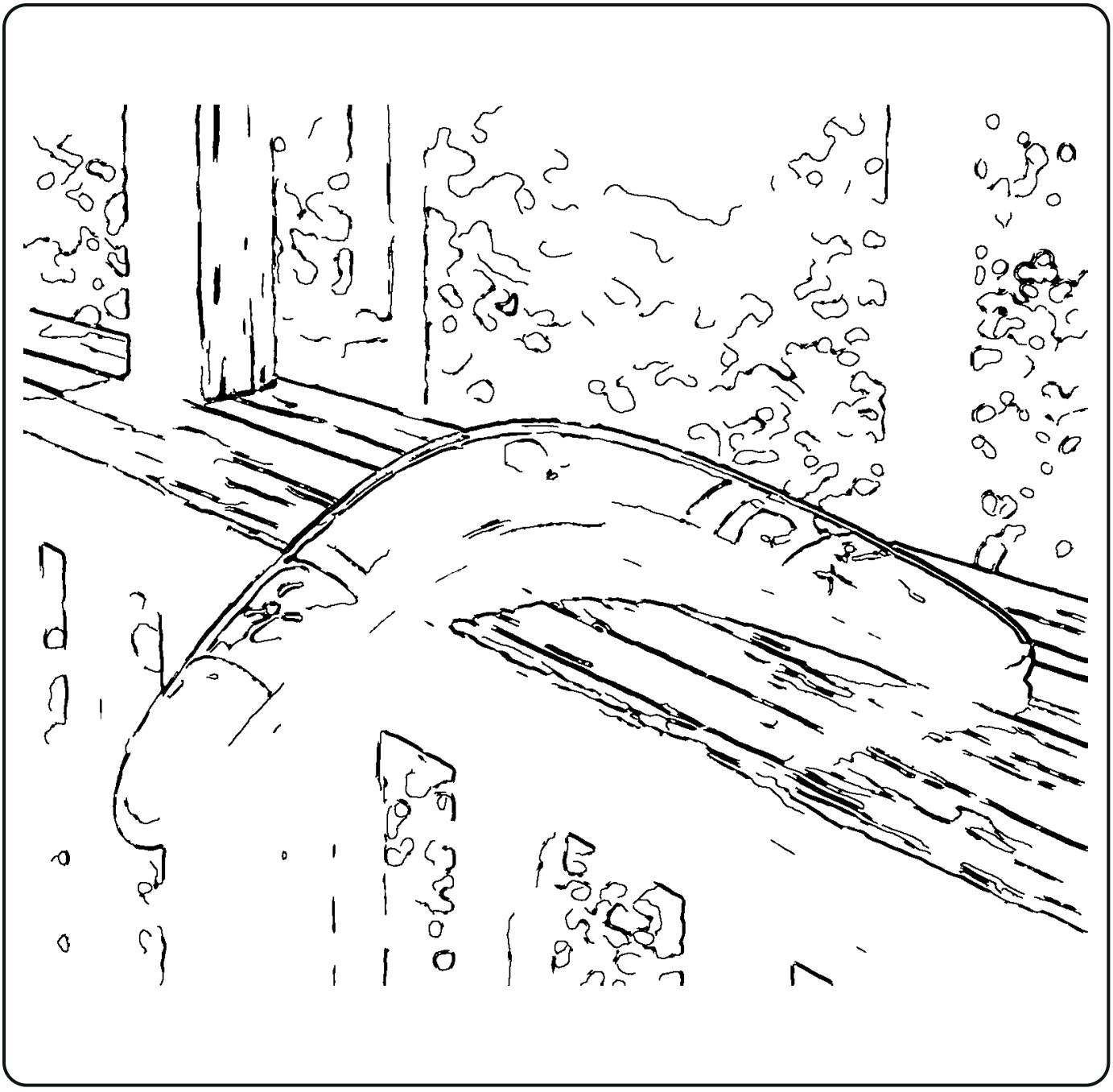

Interest is income (5 of 6)

Any amount withheld is claimed back as a credit when he lodges his return.

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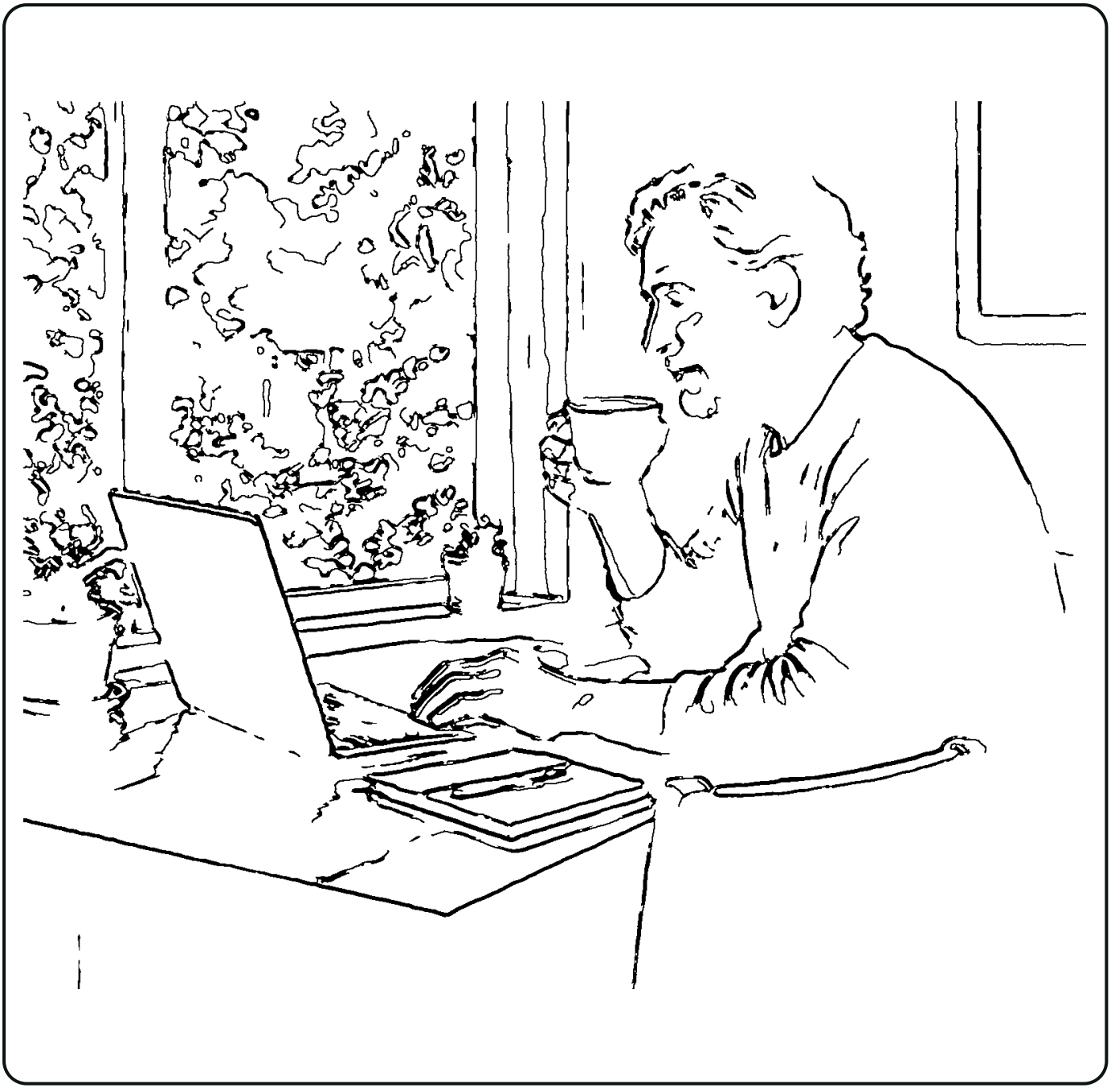

Interest is income (6 of 6)

Ken gives his TFN to each bank, and the ATO usually pre-fills the interest for him.

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The shrinking dollar (1 of 6)

Meet Dot. She's 71 and keeps a little cash in a tin for treats.

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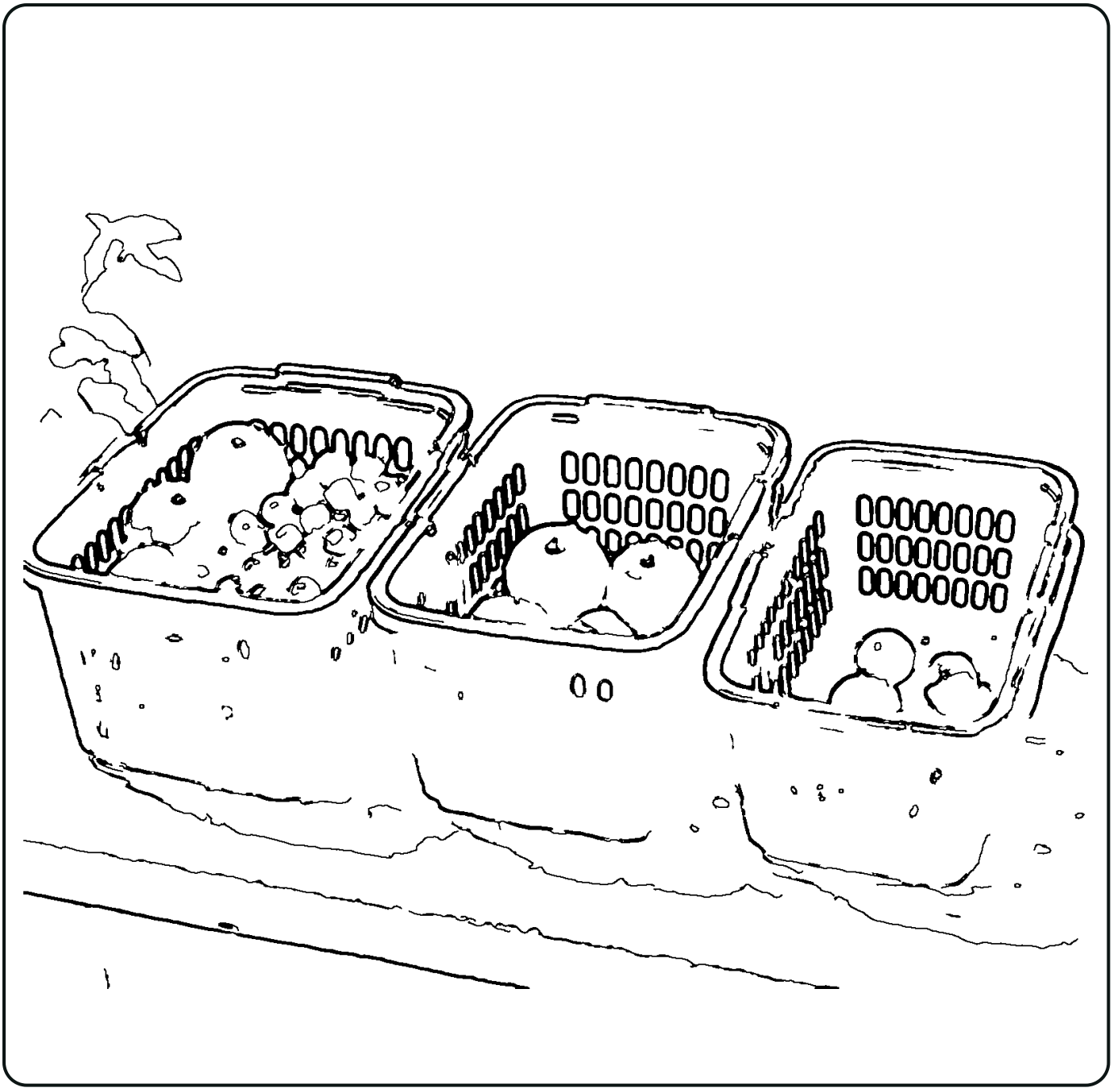

The shrinking dollar (2 of 6)

When prices rise over time, each dollar buys a little less. That's inflation.

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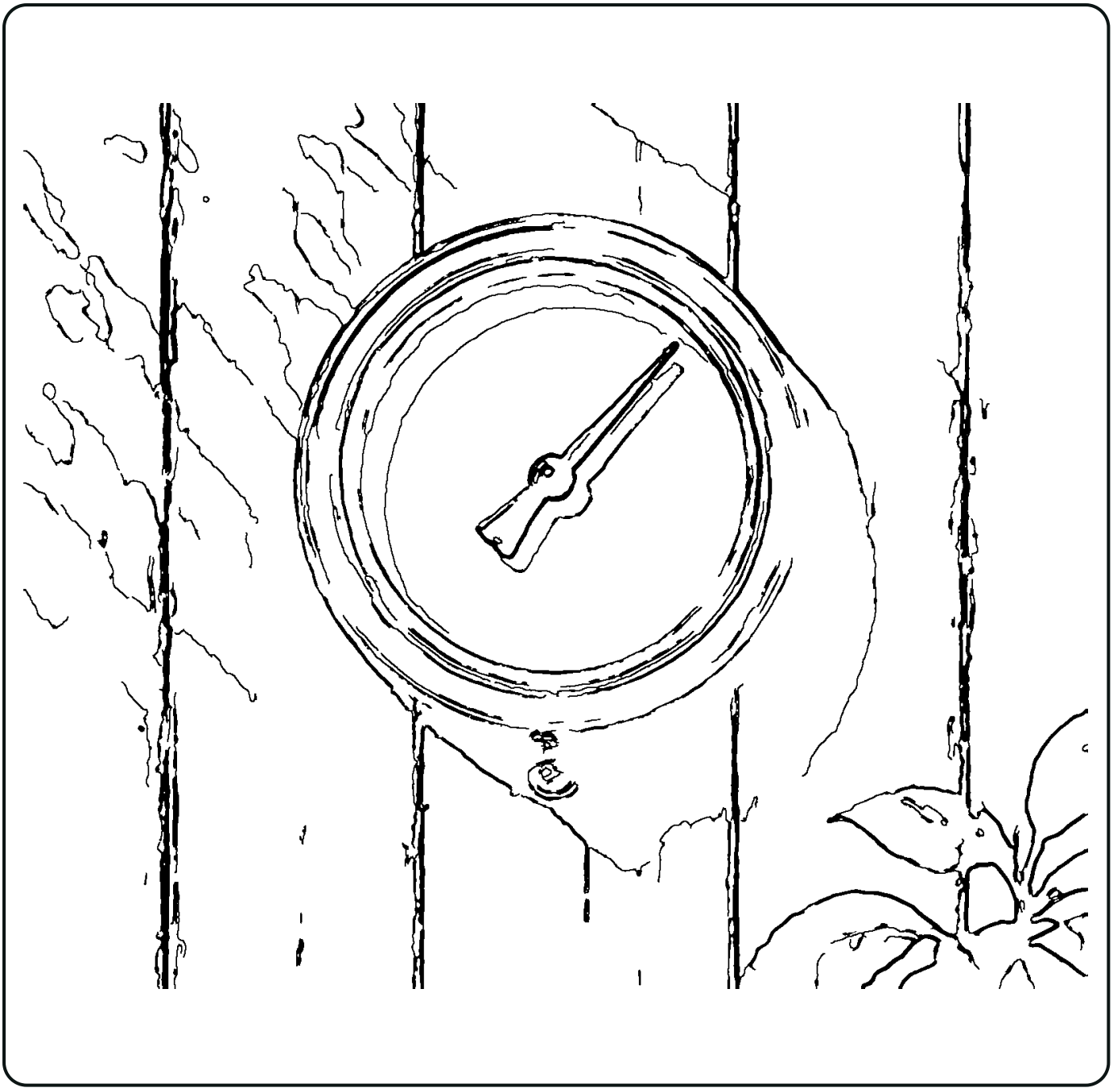

The shrinking dollar (3 of 6)

The Reserve Bank aims to keep inflation between 2% and 3% a year, on average.

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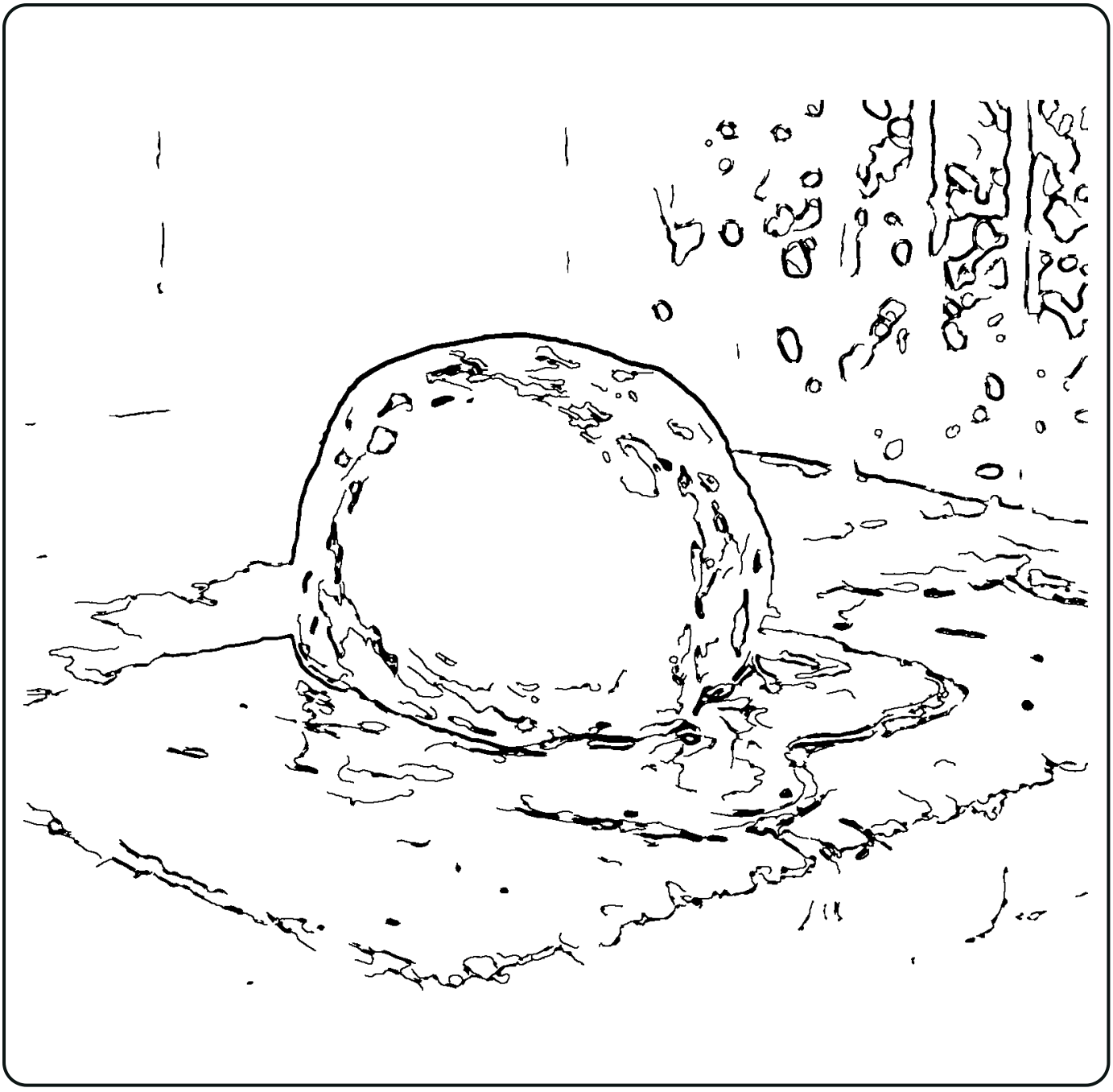

The shrinking dollar (4 of 6)

Money that sits still slowly loses buying power, even when the balance looks the same.

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The shrinking dollar (5 of 6)

Growth assets like shares and property have historically been one way to try to keep pace, with more ups and downs.

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The shrinking dollar (6 of 6)

Dot keeps her treat tin, and talks to an adviser about the rest of her savings.

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Eggs in different baskets (1 of 6)

Meet Ruby. She's 26 and has saved her first $5,000 to invest.

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Eggs in different baskets (2 of 6)

At a family barbecue, her uncle says to put it all into the one company everyone's talking about.

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Eggs in different baskets (3 of 6)

Ruby remembers her grandma's market rule: never carry all your eggs in one basket.

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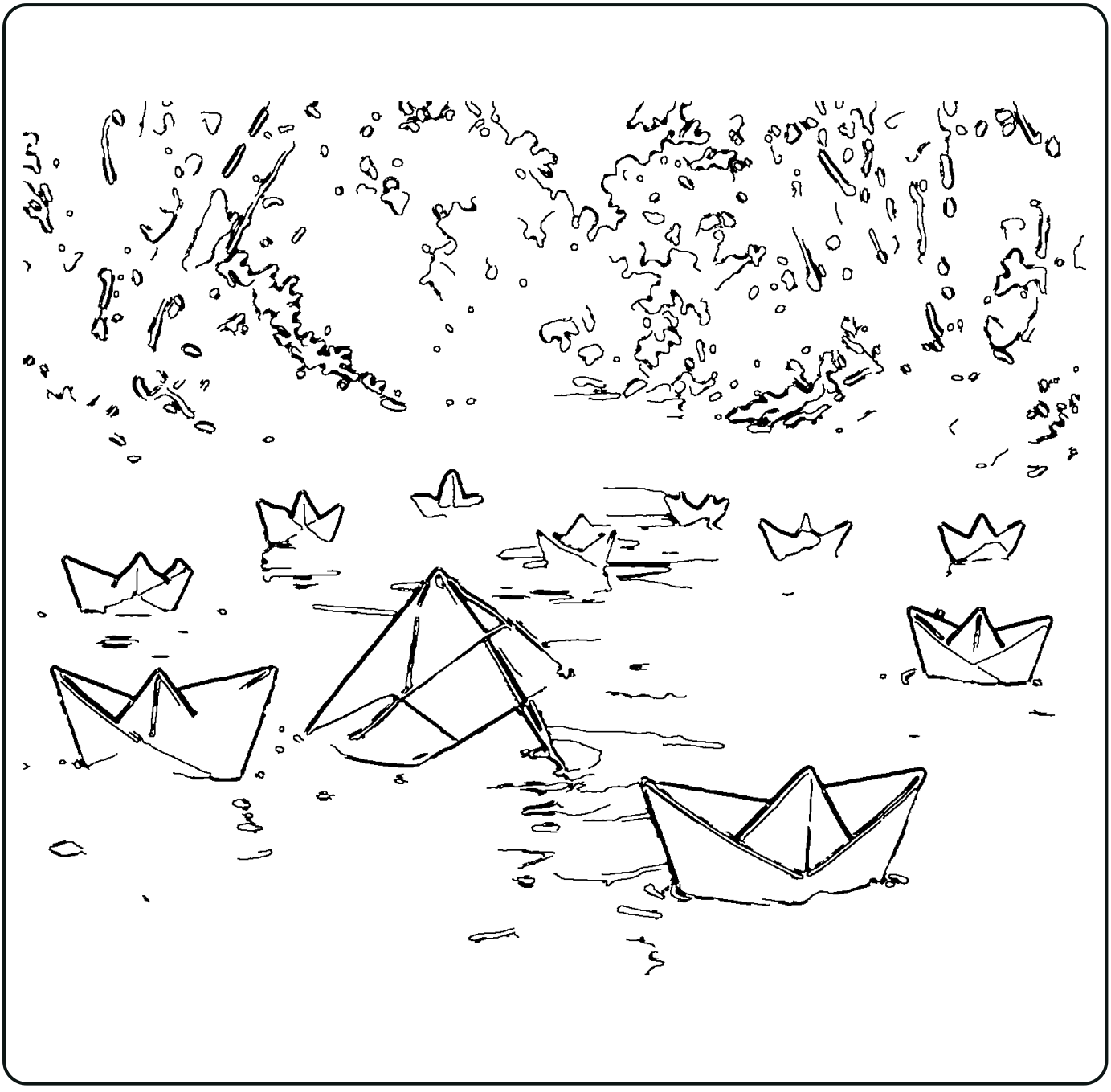

Eggs in different baskets (4 of 6)

Spreading money across different investments means one bad result doesn't sink everything.

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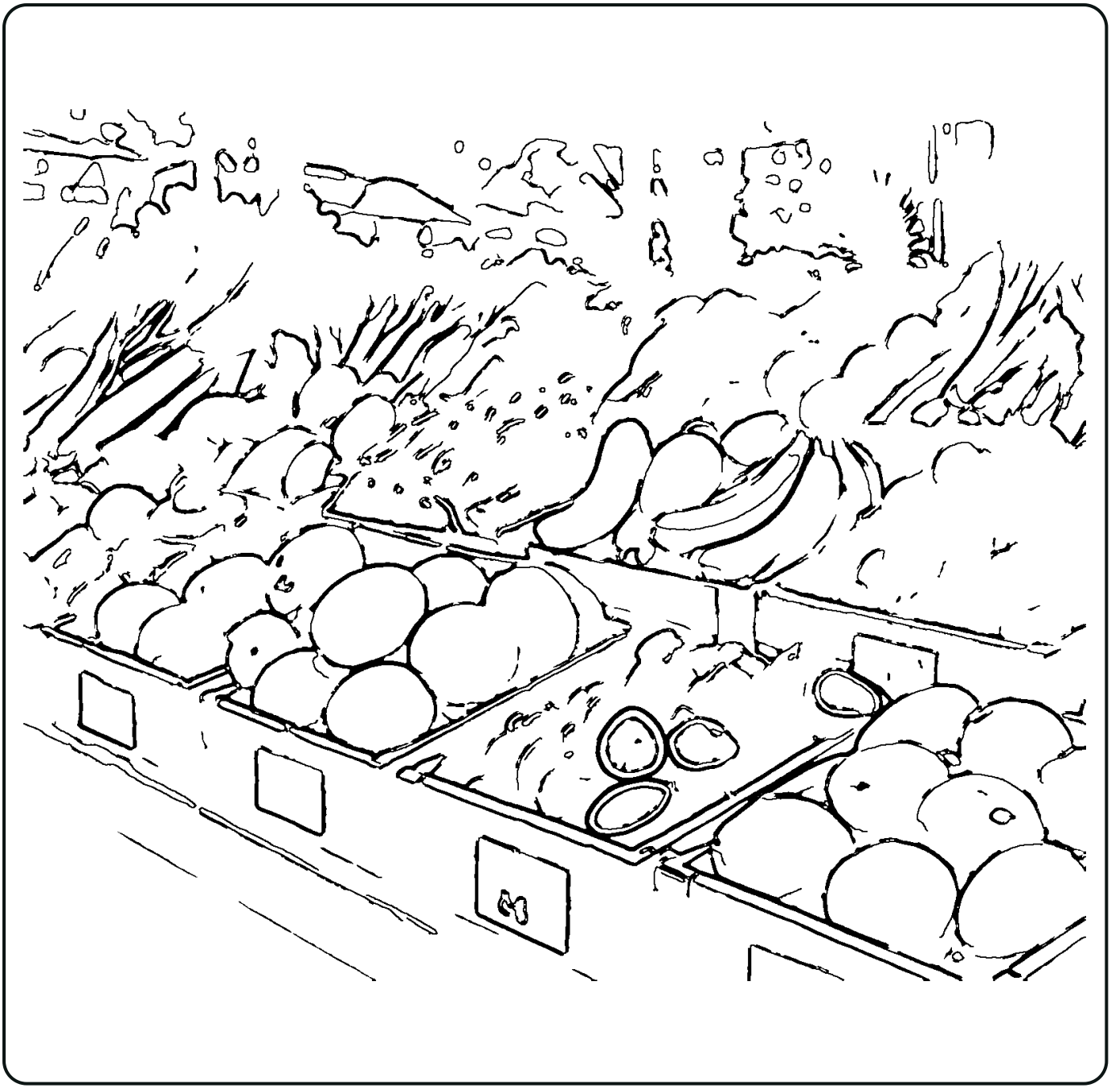

Eggs in different baskets (5 of 6)

A diversified fund can hold many companies, and often shares, bonds and cash, in one place.

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Eggs in different baskets (6 of 6)

Ruby chooses a mix that suits her goals and her nerves, and sleeps a little easier.

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Your HELP debt (1 of 6)

Meet Lachlan. He's 24, finished his degree and now works as a graduate engineer.

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Your HELP debt (2 of 6)

His HELP debt has no interest charged, but it is indexed each 1 June.

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Your HELP debt (3 of 6)

Indexation uses the lower of CPI or wage growth. In 2026 it was 2.8%.

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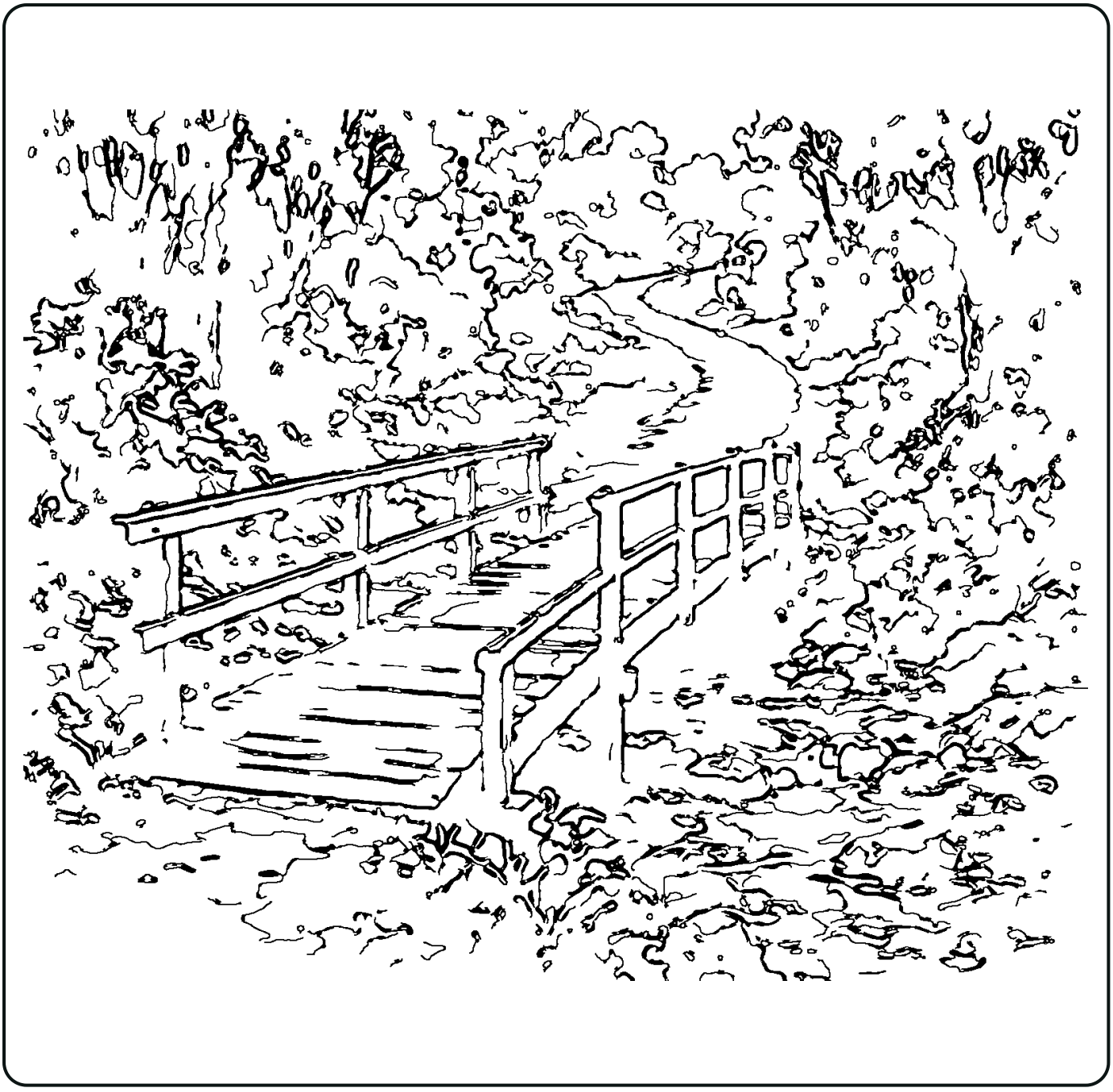

Your HELP debt (4 of 6)

Repayments only start once repayment income is over $69,528 (2026-27).

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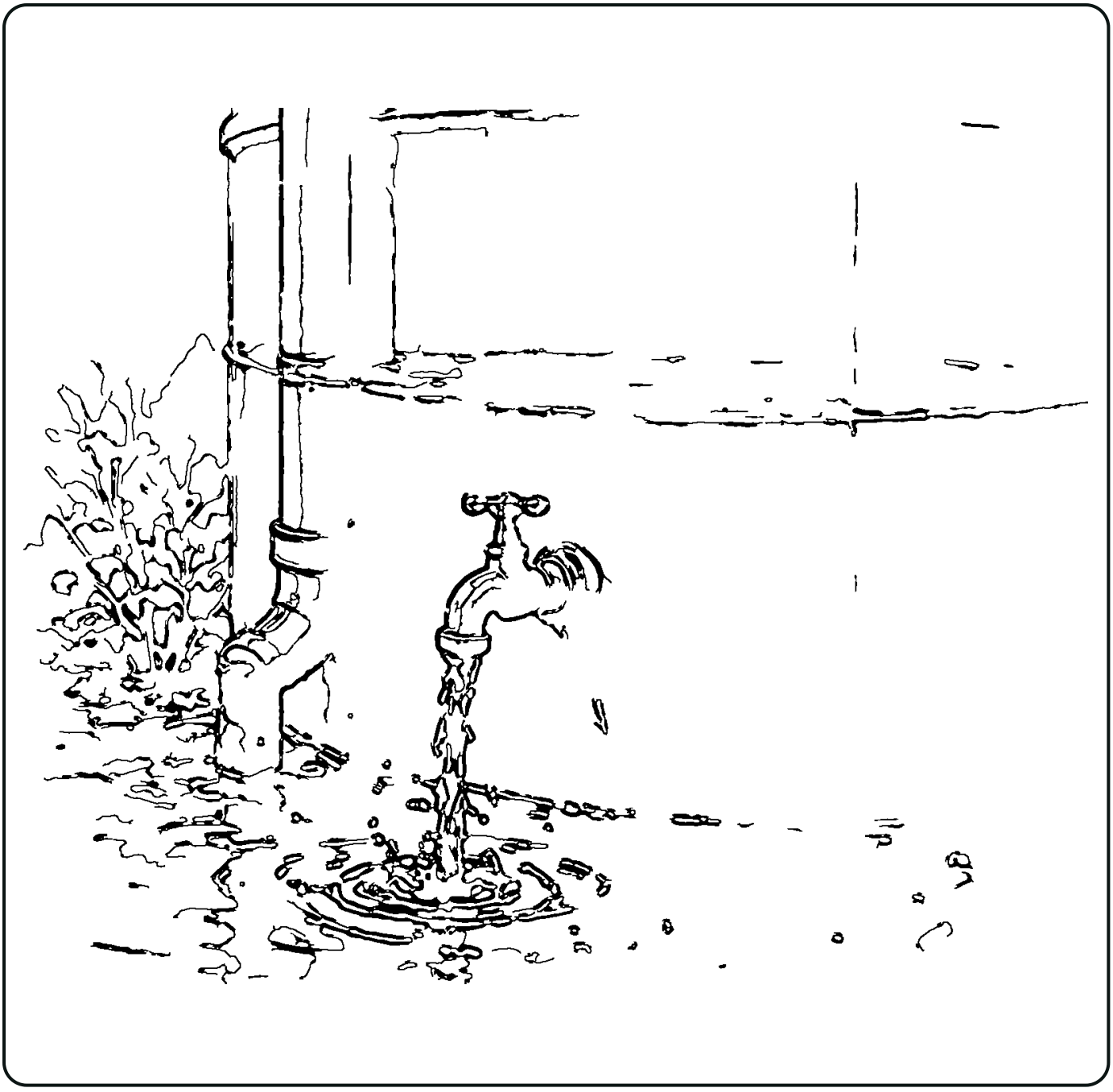

Your HELP debt (5 of 6)

Above that, repayments are worked out only on the income over the threshold, starting at 15c per dollar.

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Your HELP debt (6 of 6)

Lachlan tells his employer he has a HELP debt, so extra is withheld from his pay.

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Lodging your tax return (1 of 6)

Meet Helen. She's 45, works as a teacher, and does her own tax return.

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Lodging your tax return (2 of 6)

The financial year ends on 30 June. Returns open from 1 July.

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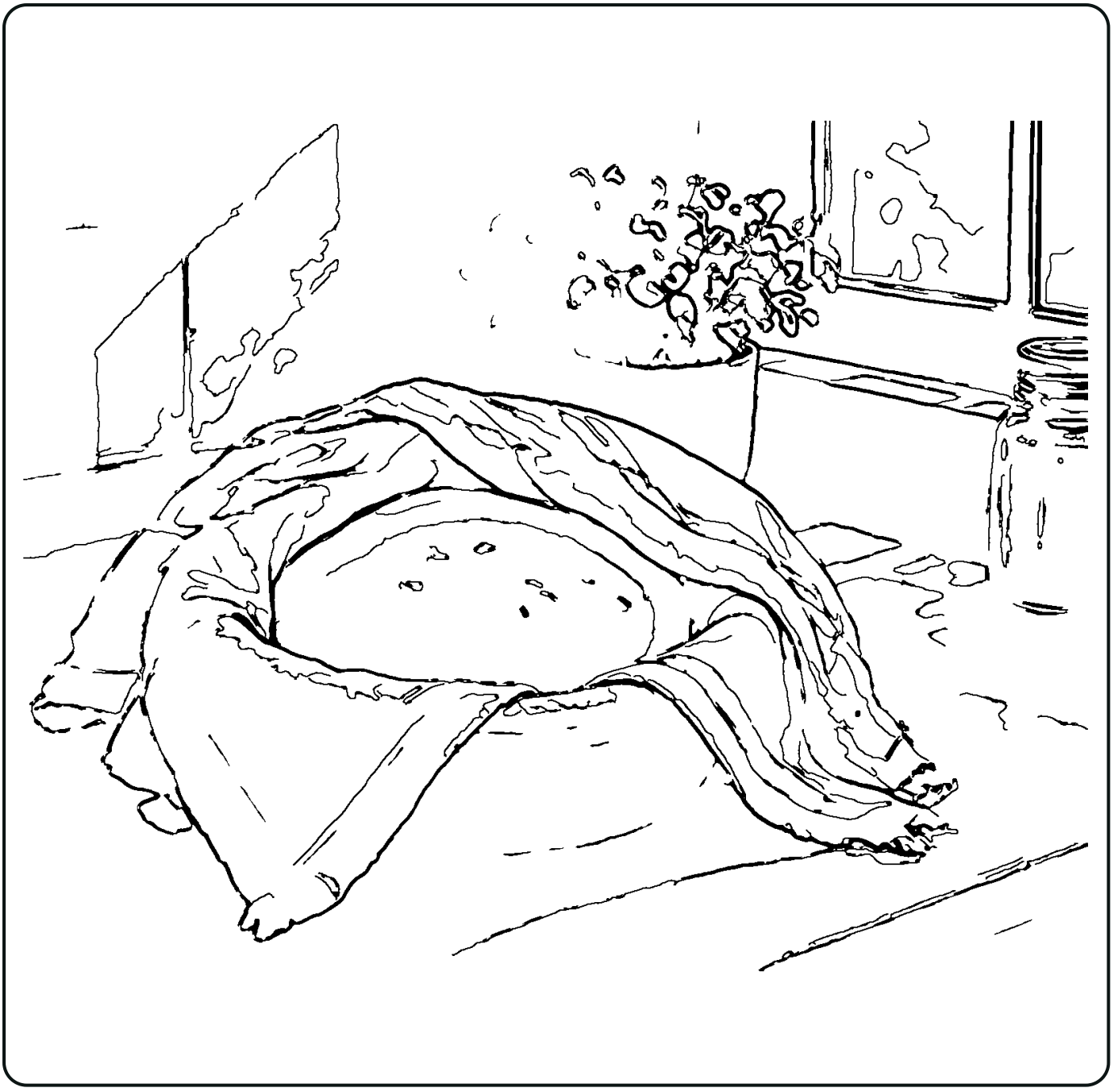

Lodging your tax return (3 of 6)

She waits until late July so her employer and bank information has pre-filled.

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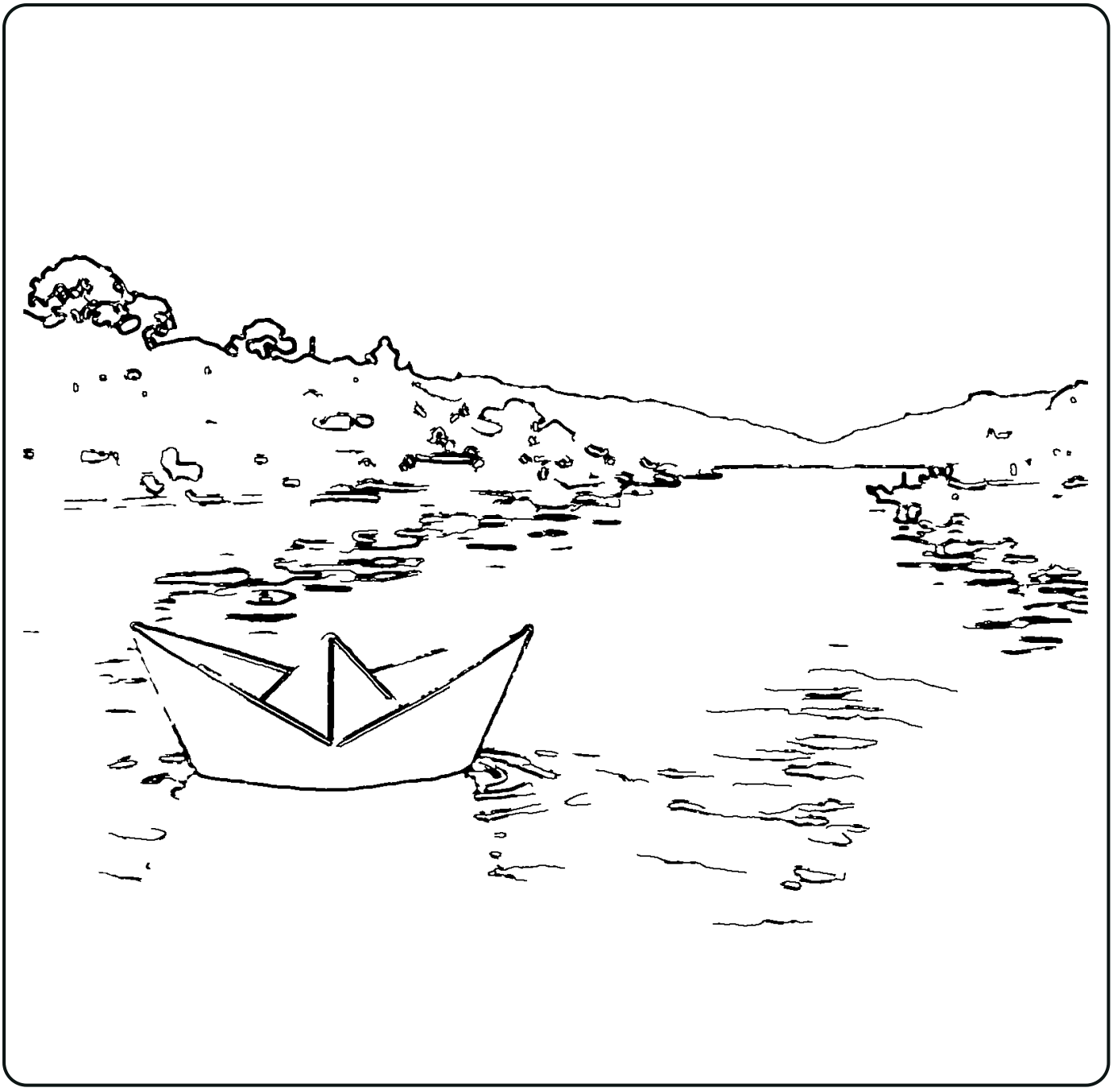

Lodging your tax return (4 of 6)

If she lodges herself, her return is due by 31 October.

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Lodging your tax return (5 of 6)

If she uses a registered tax agent and joins them before 31 October, she can usually lodge later.

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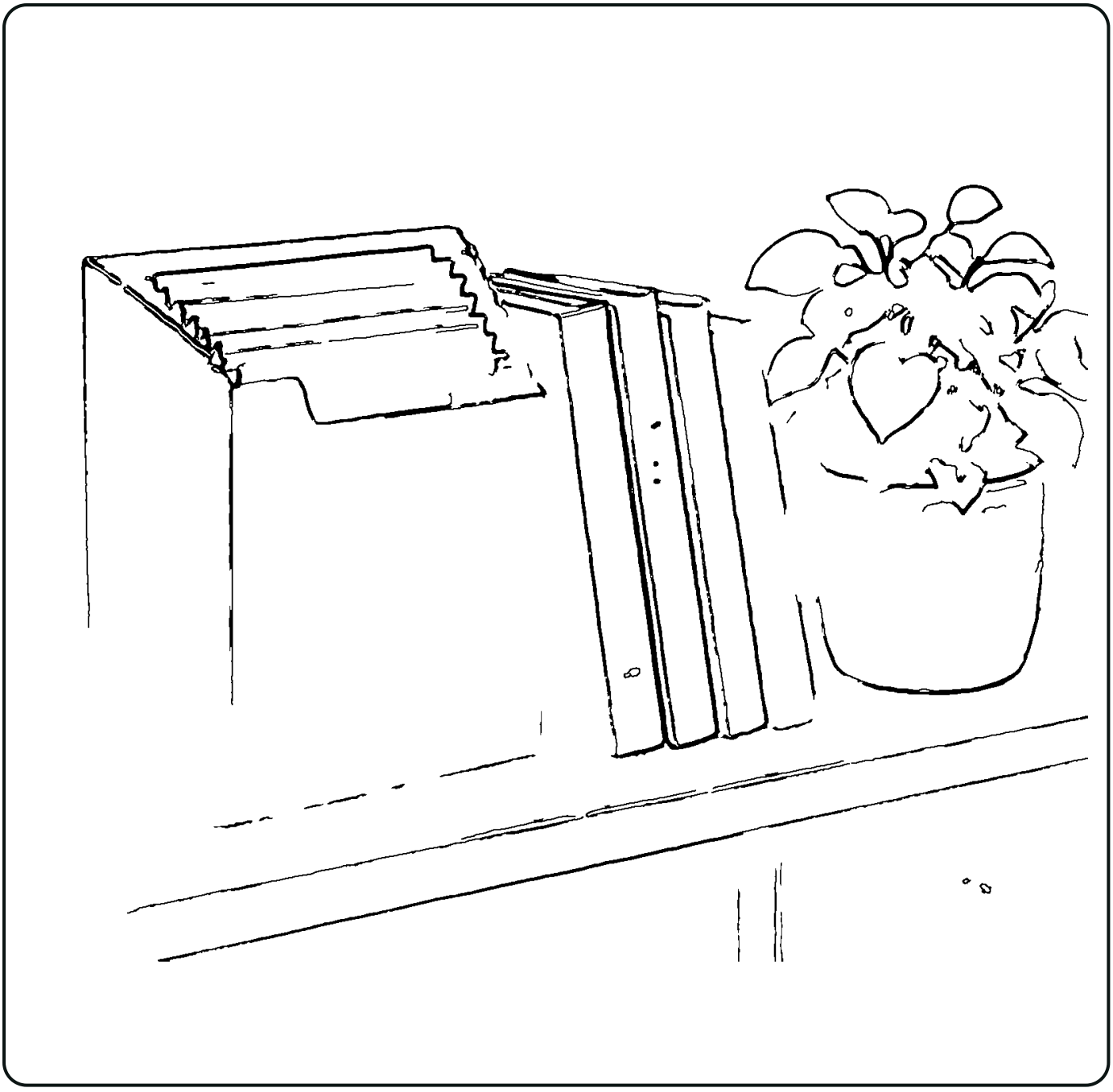

Lodging your tax return (6 of 6)

Helen keeps receipts for work expenses as she goes, not in a rush at the end.

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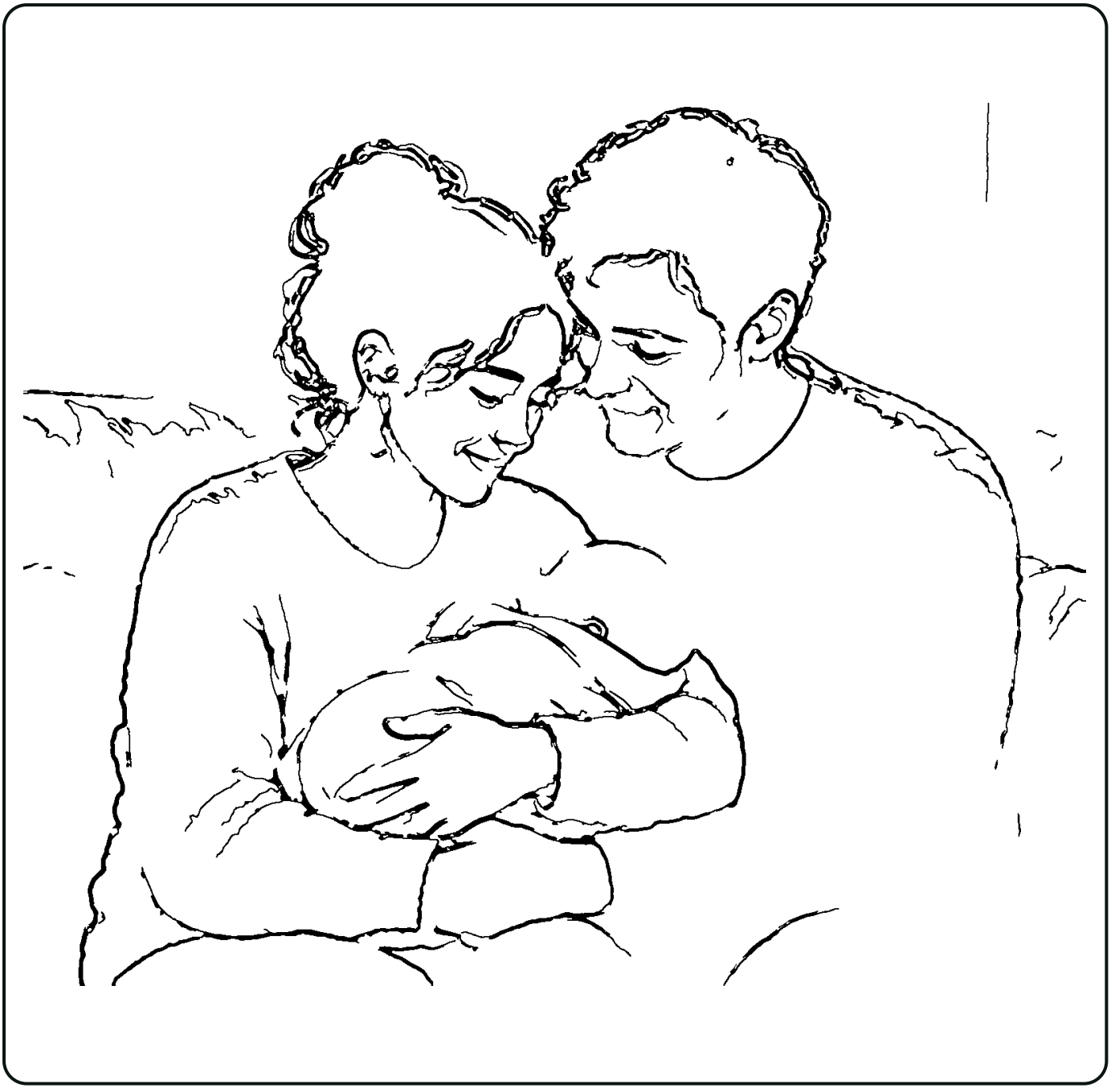

Parental leave, now with super (1 of 6)

Meet Priya and Tom. Their baby girl was born in August 2026.

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Parental leave, now with super (2 of 6)

For babies born from 1 July 2026, families can get up to 130 days of Parental Leave Pay, about 26 weeks.

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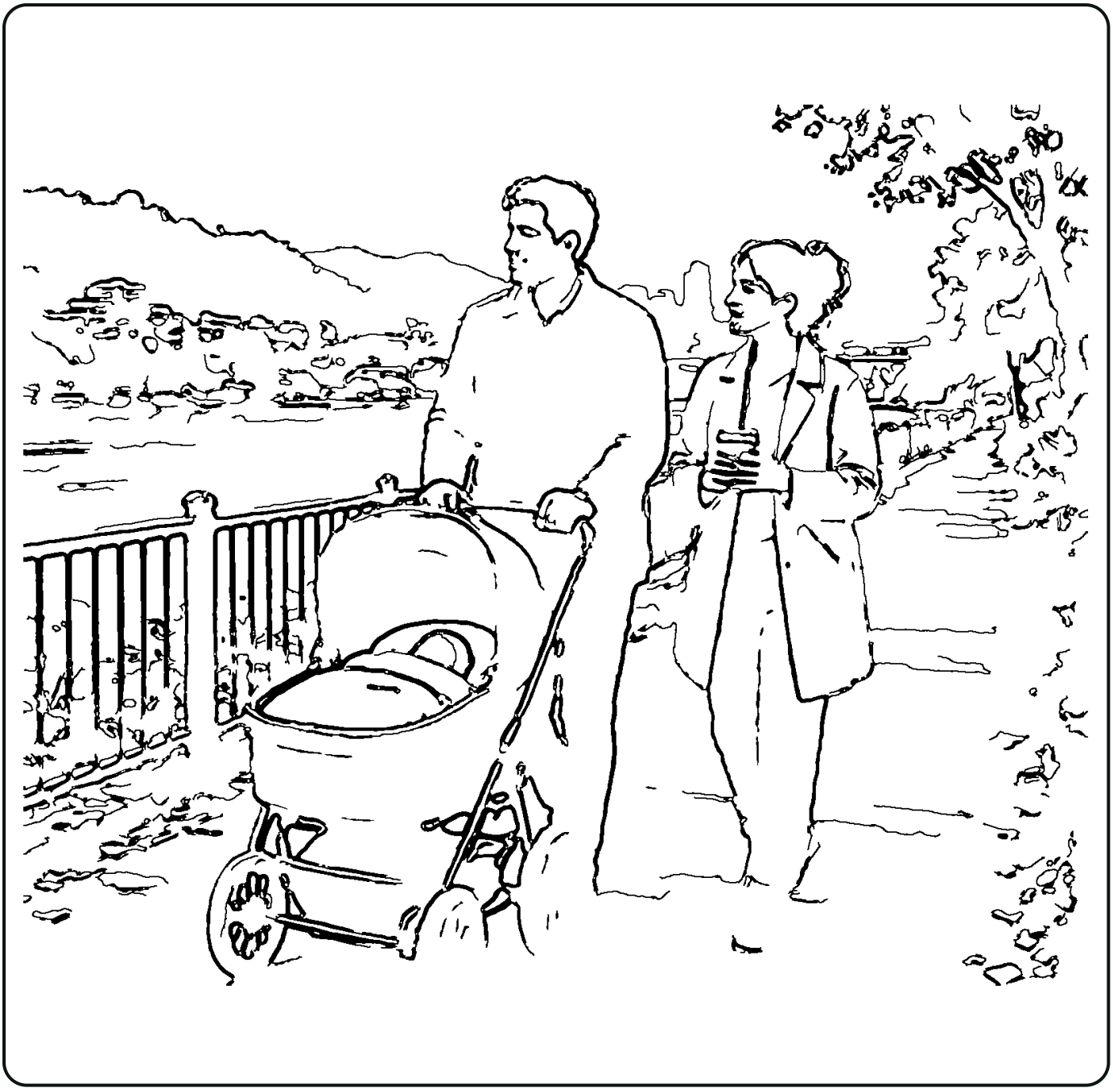

Parental leave, now with super (3 of 6)

With a partner, some days are reserved for each parent, so both can take time at home.

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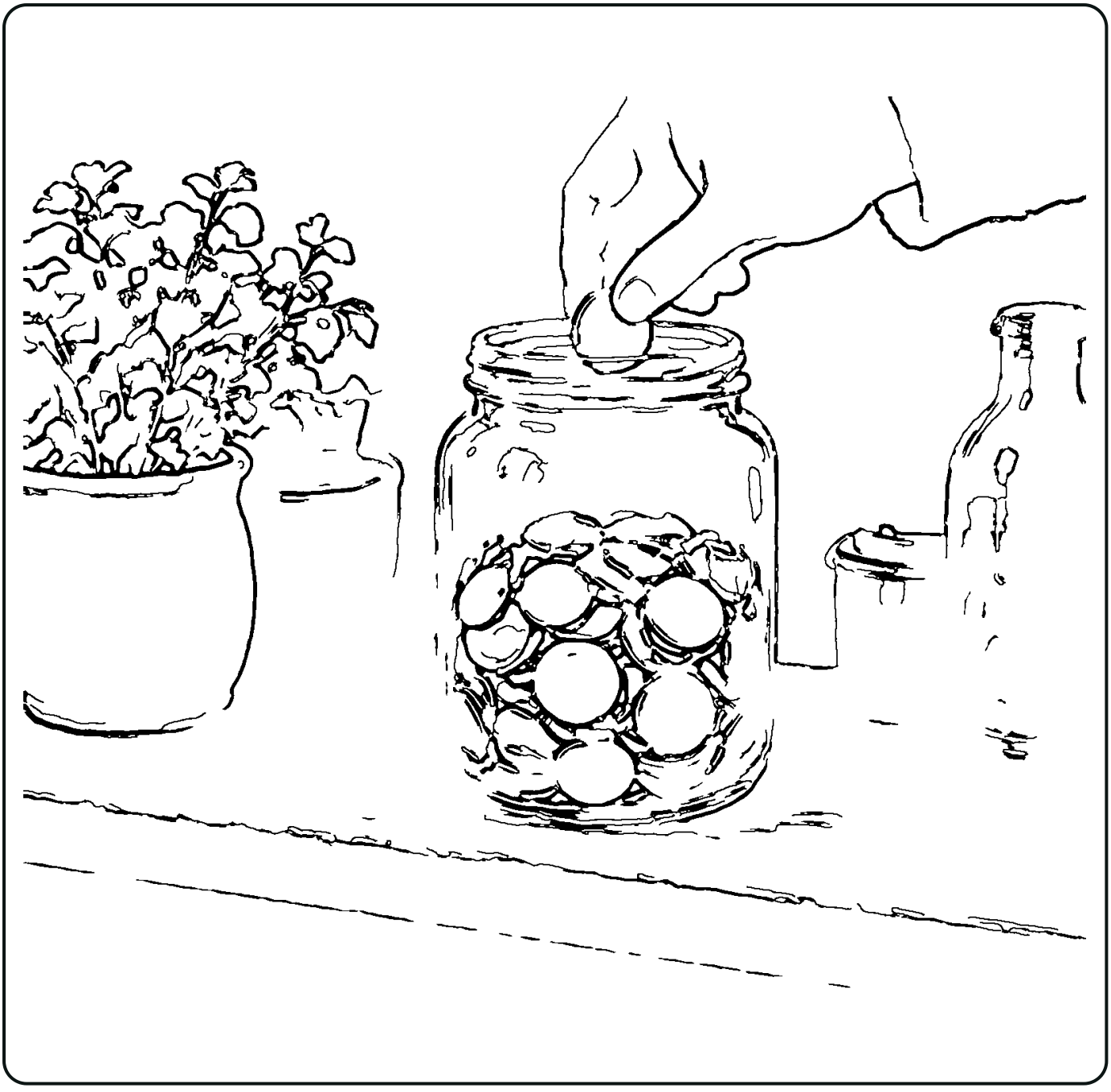

Parental leave, now with super (4 of 6)

For children born from 1 July 2025, the ATO adds a 12% super contribution on Parental Leave Pay.

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Parental leave, now with super (5 of 6)

It's paid automatically to their super fund after the end of the financial year.

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Parental leave, now with super (6 of 6)

Priya checks her super fund has her tax file number and current details.

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Money in a child's name (1 of 6)

Meet Ana. She wants to start investing for her two young sons.

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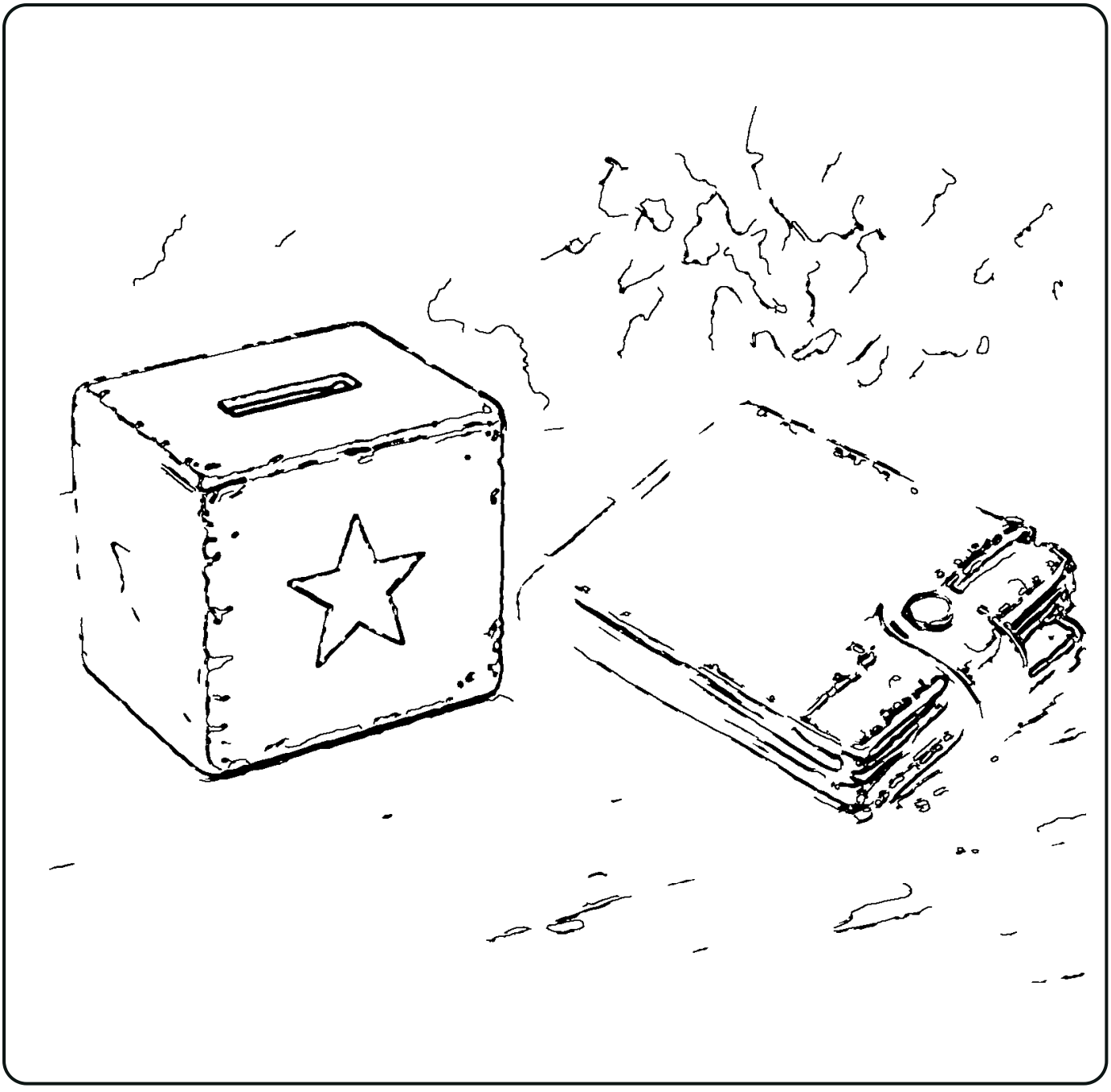

Money in a child's name (2 of 6)

Some parents put investments in a child's name, hoping the child pays less tax.

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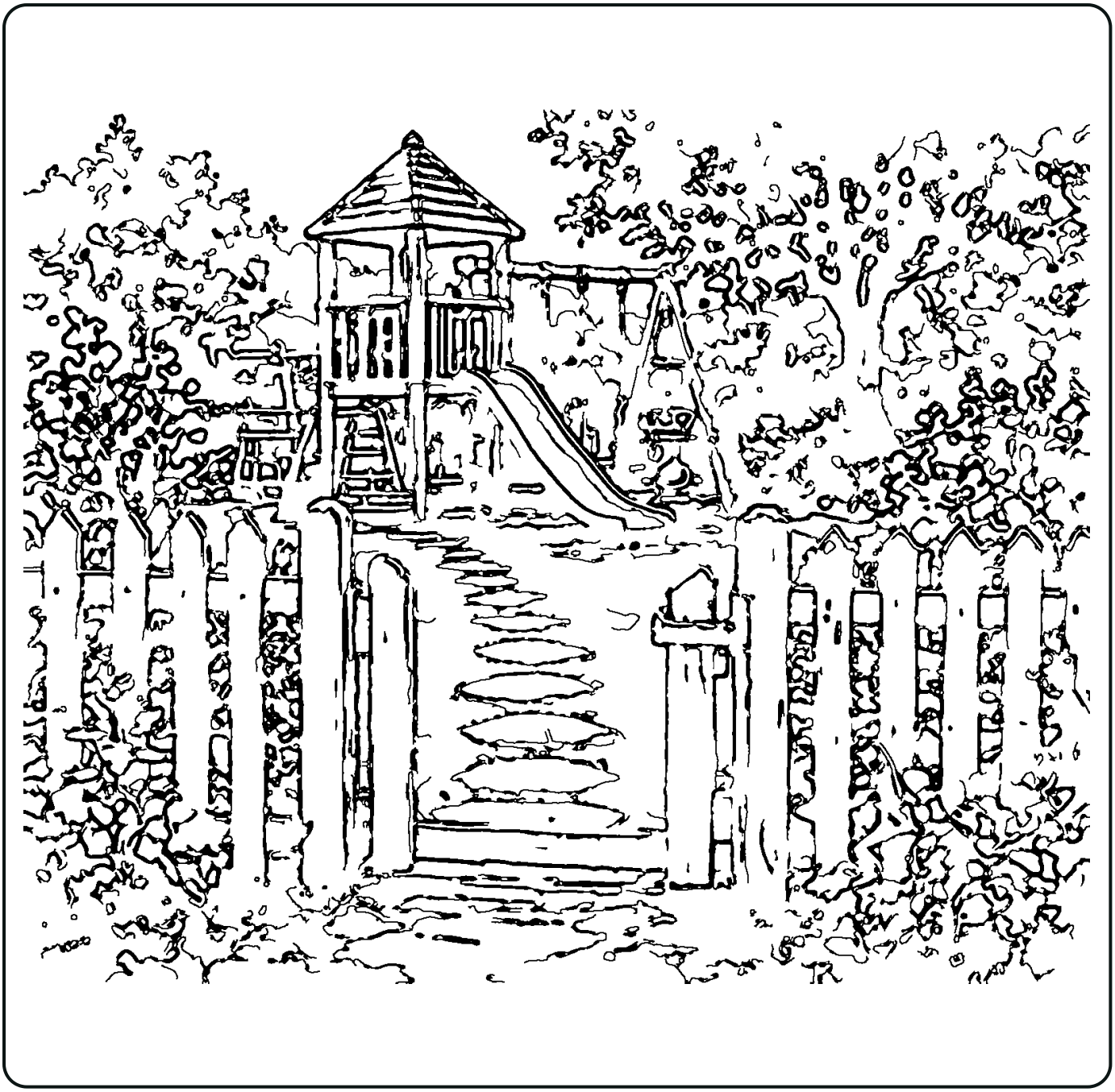

Money in a child's name (3 of 6)

But a child under 18 has special rates on investment income like interest and dividends.

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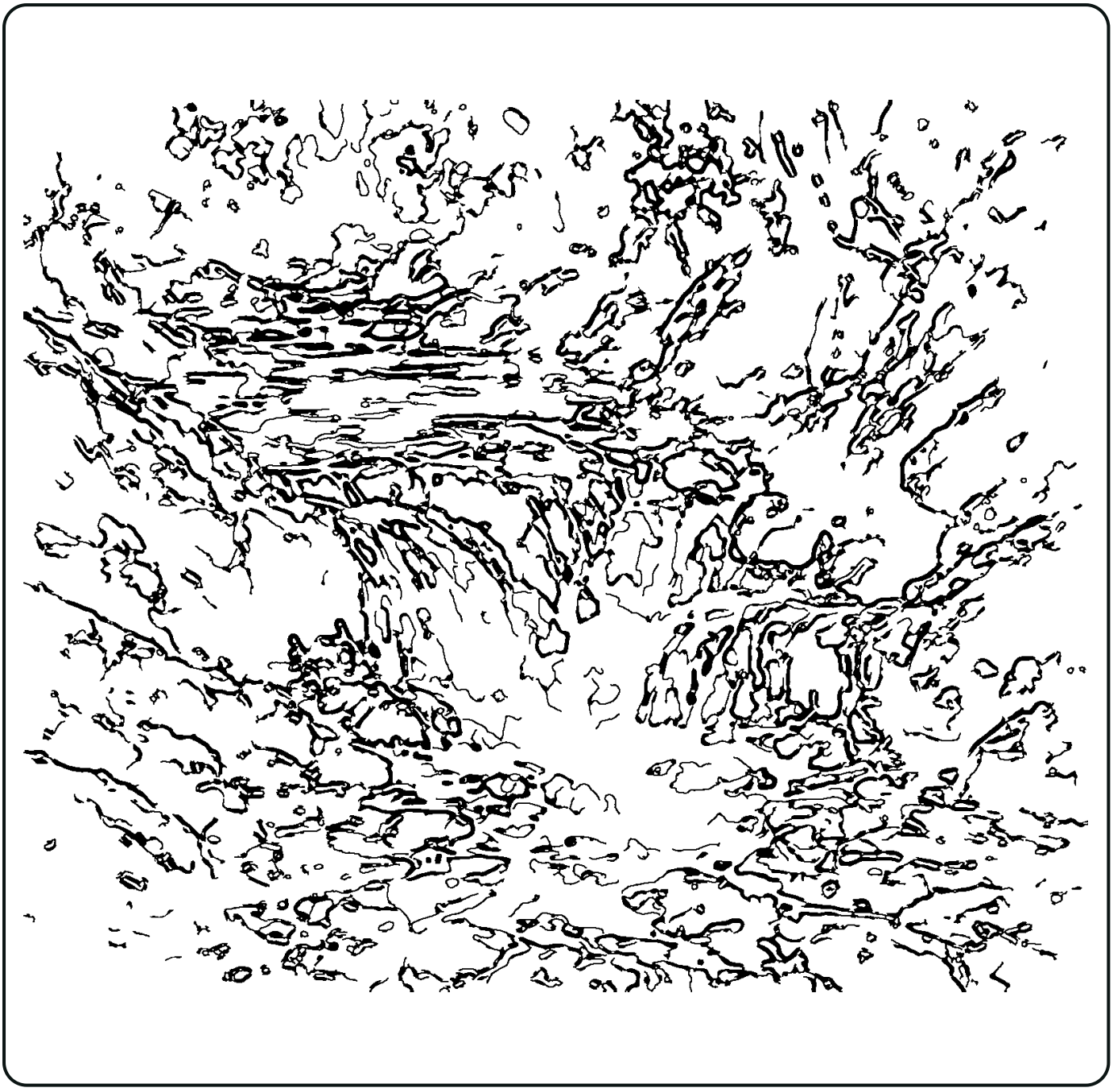

Money in a child's name (4 of 6)

In 2026-27, the first $416 isn't taxed. Above that, tax rises quickly, up to 45% of the whole amount over $1,307.

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Money in a child's name (5 of 6)

Income a child earns from their own job is taxed at normal rates.

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Money in a child's name (6 of 6)

Ana weighs up the options, including holding investments in her own name for the boys.

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A 5% deposit (1 of 6)

Meet Jordan and Sam. They're 31 and renting in Brisbane, saving for a first home.

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A 5% deposit (2 of 6)

Banks usually want a 20% deposit, or charge lenders mortgage insurance.

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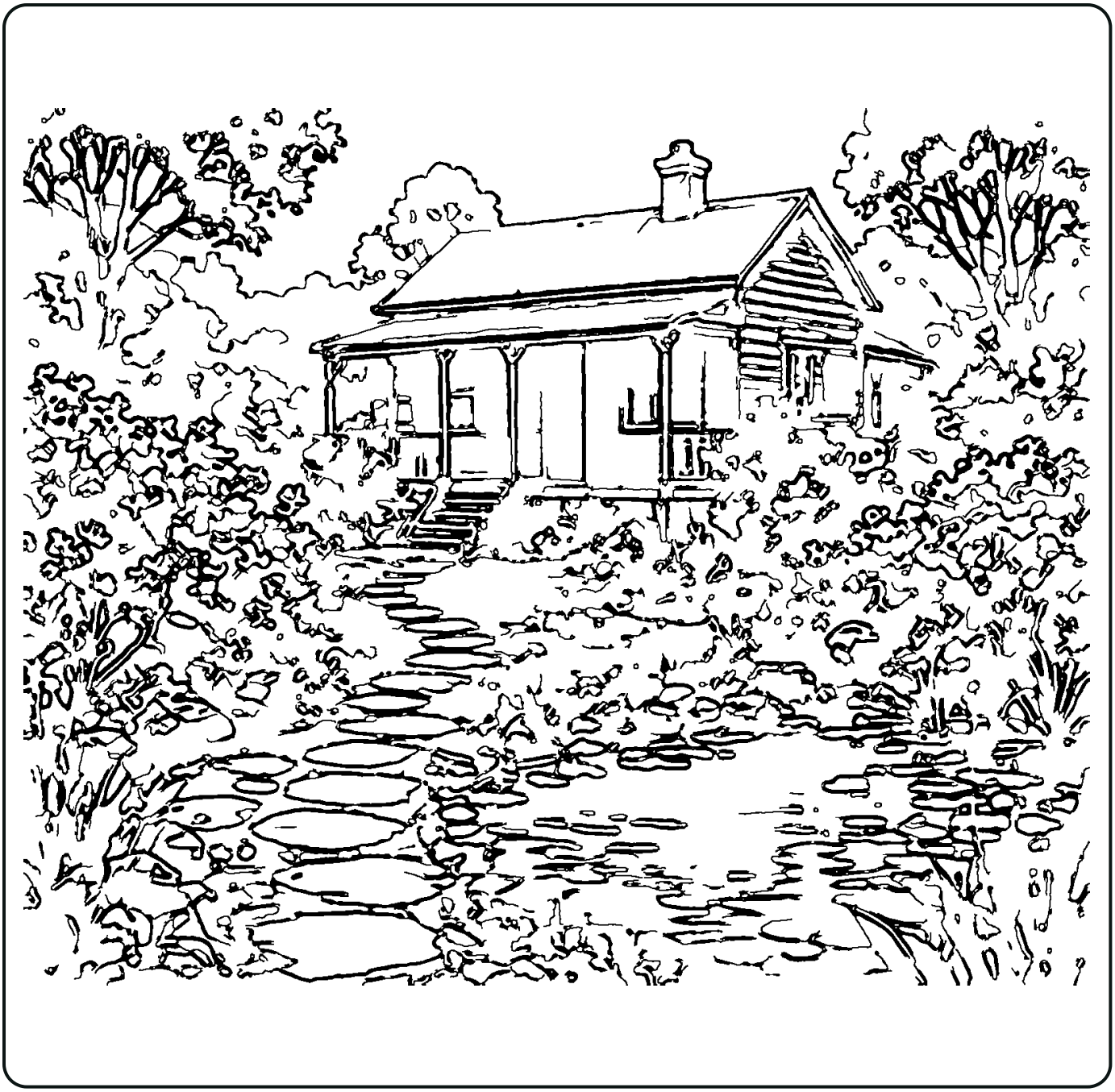

A 5% deposit (3 of 6)

Under the First Home Guarantee, eligible buyers can purchase with as little as 5% deposit.

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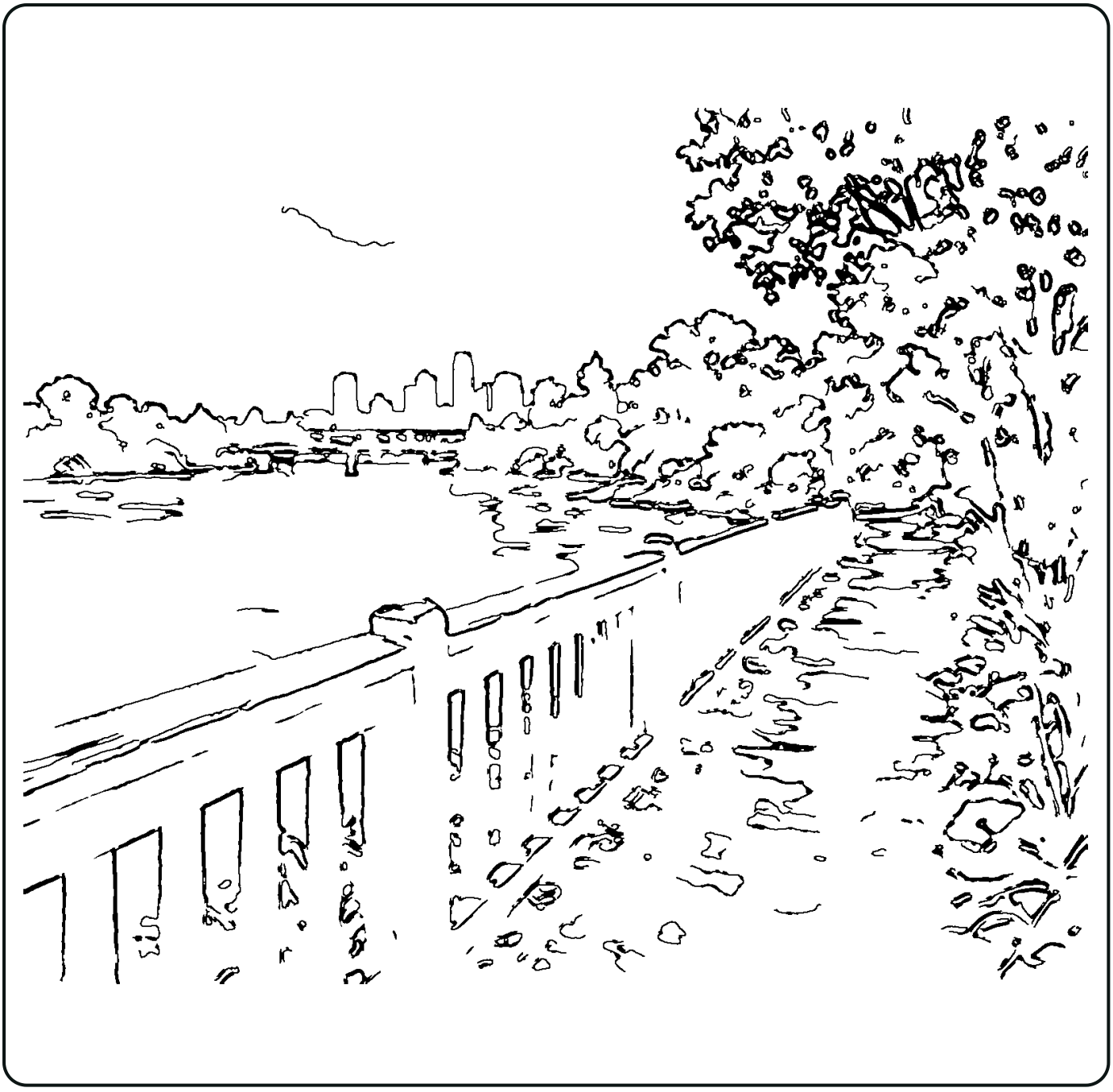

A 5% deposit (4 of 6)

The Government guarantees part of the loan, so they don't pay lenders mortgage insurance.

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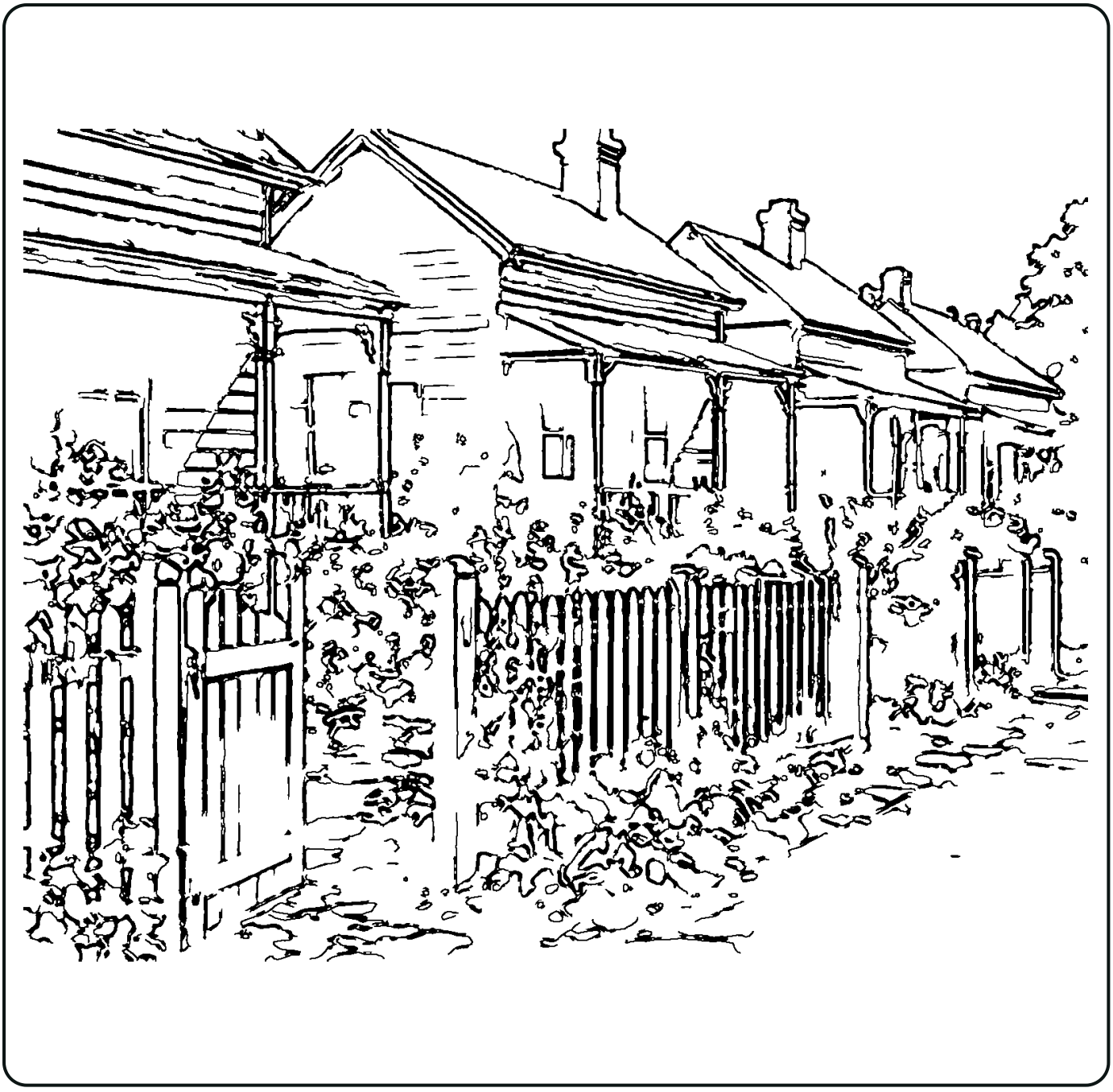

A 5% deposit (5 of 6)

There's a property price cap. In Brisbane it's $1 million.

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A 5% deposit (6 of 6)

They apply through a participating lender and get advice on whether a small deposit suits them.

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