

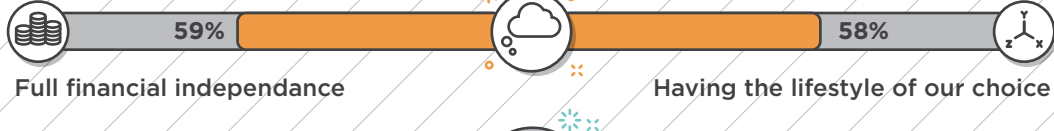
# DARE TO DREAM



The global financial crisis, record high property prices, and economic difficulties have not stopped Australians from daring to dream.

In fact, one in two of us dream more about our future now than we did five years ago.

What we dream most about...



It seems we are bursting with confidence to create a positive future for ourselves - especially working age men.

4 in 5 Australians (82%) believe in their ability to create the life they want.

Men are more likely to hold this self belief than women.



The truth is that we're also a little afraid of what the future may hold...

Women are significantly more likely than men to be fearful of always being in debt beyond their ability to pay it off.



Women are also more afraid than men of not having enough money to retire.



3 in 5 Australians (62%) believe they could have been in a better financial position than they are now.

Our biggest regrets:



Are we ready to learn from our mistakes and forge a path paved with clear stepping-stones to realise our dreams? It seems not.

3 in 5 Australians (63%) have made no financial plan or have loose financial plans.

A further 1 in 4 Australians (25%) never seek advice from other people when making financial decisions.

Women are more likely than men to default to their partner to make their financial decisions.



17% of women let their partner make most financial decisions while just 12% of men said the same.

## AUSTRALIA'S FINANCIAL DREAMING PERSONALITIES

We all have different approaches to our financial futures. Australia's Financial Dreaming Personalities provide insight into how Australians approach their finances, and the impact this has on achieving their dreams and aspirations.

### poker master

Australia's spontaneous risk takers. Willing to take risks for significant gains and prefer to focus on short term goals.

SHORT-TERM ORIENTED

### mover & shaker

Taking risks for significant gains and focused on achieving their long term financial plans.

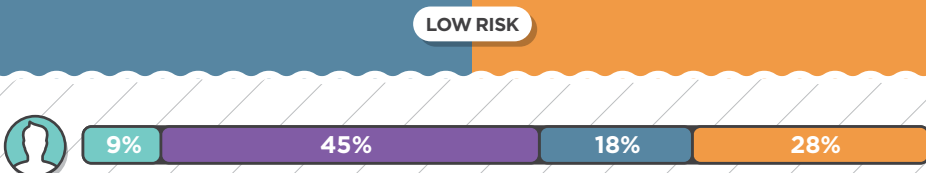
LONG-TERM ORIENTED

### easy rider

Spontaneous spenders who play it safe when taking risks and prefer to go with the flow.

### rule keeper

Playing it safe by minimising risks as they aim to achieve their long term financial plans.



An FPA member is trained to help you unlock your dreams.  
Visit [www.fpa.com.au/findaplanner](http://www.fpa.com.au/findaplanner)

Research & Infographic by **mccrindle**  
FORECASTS • STRATEGY • RESEARCH

Research Methodology  
McCrindle surveyed 1,016 working age Australians (aged 20 to 65) on their attitudes to their personal financial dreams. The survey was in field from 13 to 15 July 2016.