

# The Australian Finance Podcast Episode Transcript

**Episode:** Kate & Owen's top 10 personal finance books in 2021

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**Speakers:** Owen Raszkievicz & Kate Campbell

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## Episode transcript:

Owen:

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Owen:

Kate Campbell, we are live. Welcome to this episode of Australian Finance Podcast.

Kate:

A great episode, one about one of our favourite topics, books.

Owen:

Books. Yes. I know you are a fiend for Amazon Prime. Quick one, if you want to get Kate a present for all of her good work, you can send her an Amazon gift card. She loves it so much that she'll be thrilled. Okay. So today we're talking 10 books that will help you get I guess

financially fit to level up your money game and your life in 2021. And Kate, we're going to do five each. To keep our dear listeners time very, I guess, high signal. What we're going to do is I've got a stop watch here, which is my iPhone. I'm going to hit start, and then we've got two minutes to get through our books. So you go for two minutes, I go for two minutes, all the way through until we get to 10. So maybe you go first. With your first book, you got to tell us why it is, why you like it and bada bing, bada boom. Here we go 3, 2, 1, and the timer starts.

Kate:

Okay. My first pick is Future Fit by Andrea Clarke. Now, you may recognise that name because we've had Andrea on a previous podcast episode. But I think her book, it's not necessarily about money, but it's about the future of work and how to build a career that you're proud of. And I think a lot of these things, if you really focus on building your career with intention and you focus on making sure you stay ahead of the crowd, a lot of that's really important to making sure you've actually got the money to invest. So I think it's important not to get fully focused on learning how to invest and not focus on building your career capital and making your way in the workforce. You've actually got some money to invest.

Owen:

That's 44.95 seconds. Wonderful. I love the theme in her book and just when we spoke to her, how she says, "Write down the three things that you want people to say about you, write down the three things that people say about you and compare the difference and try and work our way to getting towards where you want to be."

Kate:

Yeah. I think it's a great book with a lot of practical insights. And listen to our podcast episode if you want a free primer to that.

Owen:

Yeah. Cool. Okay. I'm going to reset this clock. I just hit start, I think. No. Okay. So I'm just going to hit reset. My book, 3, 2, 1. My book is The Psychology of Money by Morgan Housel. Who we've also had on the show, who probably is our biggest international guest, a guest celebrity superstar of the circuit.

Kate:

It's the highlight of 2021, clearly.

Owen:

Totally.

Kate:

Whatever happened, nothing measured up to interviewing Morgan.

Owen:

Yeah. Morgan's a writer that we've followed for years. And he wrote a book called The Psychology of Money, which has passed 500,000 copies as we say this. So the flush, Psychology of Money is a book about how we perceive money, so our relationship with money. And that comes from what society tells us about money, as well as what we think about money. And the reason that this is so powerful ... and it relates to another book that I've got in here and other few books. Is that most of the time, what we do with our money has nothing to do with numbers and has everything to do with psychology. How we think and how we feel. Some people spend money to try and justify themselves, some people spend money because it feels good, some people don't spend money because it feels bad. And so just understanding yourself, where these inhibitions come from is so powerful.

Owen:

Sophie, who's our design guru, she talks about habits and rewarding good behaviour. This is just a really good thing. For some people, budgets don't work. I think Morgan brings a common sense approach to it. One of the things he says is, there's a difference between rich and wealthy. Being wealthy is about all the things you can't see, being rich is about having a high income. People can have a fancy car if they're rich because they can take out a loan and drive a car, but wealthy is all the things you can't see. And I think that distinction is really neat. So that is mine. And clearly, I take a lot longer than you Kate, one minute 32 seconds and 65 milliseconds. So that is a very long time compared to yours. But yours, I'm going to guess one of us is going to blow out of the water with one of these. And I think it might be this one because you've got a few notes on this. Your second book, 3, 2, 1. Go.

Kate:

Well, I don't think it can quite top the Psychology of Money by Morgan Housel because I think the big takeaway from me from that one was knowing when is enough. And that stops the goalpost moving. But my pick, I've mentioned it before and unfortunately we haven't had her on the show yet, but How to Decide by Annie Duke. We talked about a bit in our decision-making episode, but I think one of the key things she talks about is resulting and how so often we evaluate the quality of our decisions based on the outcome. And everyone does this. When I looked back at all the decisions I've made, I saw that I often did that. But the issue is that we often learn the wrong lessons by using this method to evaluate our decisions. And many of the financial decisions we make critical.

Kate:

Yes, it's good to make mistakes, but if we're making a big decision about buying a house or making contributions to our super, when we're young, these can have a huge impact on the quality of your life down the track. And it's really important that you work on your decision making process and keep really good records and actually really reflect. And not just evaluating your decisions based on the quality, but actually what decision making process you put into place in making that decision.

Owen:

It's one of the things which is like write it down, right?

Kate:

Yeah, writing it down. And she has a lot of resources and I'd definitely recommend looking at that book because you just ... even if you get a financial advisor and an accountant, you outsource everything, there's still going to be some financial decisions you've got to make.

Owen:

Or even that's a decision.

Kate:

Yeah. That's a decision. So I don't think you can ever really outsource all of your financial decisions. And she also talks about not making a decision is a decision. Because you've either taken your life in a different direction because you didn't make a decision or you've just postponed it to become a problem down the track. So I think it's really important that you do make a decision and you record it and you own it.

Owen:

Yep. Great. All right.

Kate:

Two minutes exactly.

Owen:

Two minutes. Well, well, well, look who's blowing it out of the water now?

Kate:

This time is giving me anxiety.

Owen:

So that was a good one. I think How to Decide was a great book too. Resulting is just enough for investors. I think-

Kate:

It's a great book for anyone.

Owen:

Yeah. But especially investors.

Kate:

You can give it to someone that's not an investor.

Owen:

The people that make decisions of money. Yeah. Because you make decisions based on the outcomes, but sometimes the outcome is completely misdirecting you into the quality of the

decision. Like, I bought a stock in some company and it went up 100%, therefore I am genius and my process works. No, because you could blow it up the next day and lose everything. And so don't base your decision purely on the outcome, which is so good. I mean, she had this graphic in her book. I feel like we should be starting the topic-

Kate:

She has a lot of graphics and a lot of workflows and different diagrams to help you work through it all.

Owen:

Because it was your book that I was reading, I didn't want to scribble in there too much, but-

Kate:

Owen is terrible with his books. He always ... what he calls this chicken scratchings. I can't stand that.

Owen:

I actually get one of the chickens out of the garden and get them to scratch it. No, it's a really good book because it has a lot of graphics and it really is great, it's a page turner. Before you know it, you're halfway through the book. So it's a really good one. And that's Annie Duke's How to Decide. Okay. Here's my number 2. 3, 2, 1. So Psychology for Busy People, it's related to point number one-

Kate:

I see a theme here.

Owen:

... The Psychology of Money. Psychology for Busy People is by Joe Webb. And it basically just summarises all the key principles around psychology in terms of how our brain makes decisions, how we're wired, why we're pretty much just monkeys at the end of the day. And it also talks about some of the key developments. He even talks about some of the big psychological institutions and how they were formed and their track record in history. One of the things that I'll call out is the importance of focus. He brought up this study and he cites so many great studies and so many good things I can't even repeat here.

Owen:

But he had this study where a gorilla ... people are in a cinema and there's something on the screen that everyone's focused on. And a gorilla walks up across the screen and walks back down the other side. And then I do a survey afterwards and say, who saw the gorilla? And so a few people saw it. And the point was that when you're focused on something, you're focused on the screen, you don't notice everything else that's going on around you. Kind of like tunnel vision, right? And-

Kate:

When you're crossing the road with your AirPods on.

Owen:

That's it. That's it. And it shows the importance of focus. But then consider this, that every time you switch your eyes between Slack, WhatsApp, iMessage, email, you actually lose 0.5 seconds of your life. And that's because you're changing focus and it takes your mind a second to readjust or half a second to readjust to what you're actually looking at. And this is why the importance of focus in your daily routine, whether you're making decisions for your finances or whether you're making a decision at work or even for the wellbeing of your family, you want to do that in an environment where you aren't structureless, where there are no notifications. So that you, a big one for this, you turn off ... you have filters to turn off notifications and to control your environment better. Something that I haven't done for a very long time, but now I have that thing on my iPhone where it turns off all the apps. And it's just a really good book to think about the way you think. And I think that's what it all comes back to. So that is me.

Kate:

Yeah. You definitely should be controlling your iPhone and using it as a tool and not letting it control you.

Owen:

That's right. Mr. iPhone, I'm looking at you on the table counting our time for us. So one minute 52 and 70 milliseconds. So Kate, you are up for number three and now I want you to really pitch it. Just pitch it for people. Just come on, get us over the line. Why do we have to read this book? It's a commitment.

Kate:

Okay. This one-

Owen:

Tell me why. 3,2,1. Go.

Kate:

This one's probably a bit more of a niche pick, but Banking Bad by Adele Ferguson. And she's an-

Owen:

Australian.

Kate:

... Australian journalist. And it's all about our big four bank and a bit of the history into them. Now, you'd think that would be really boring, but after the events of the royal commission and working in financial services, we all waited with bated breath to see what the many recommendations would be and how that would impact us. But I hadn't really understood much about the history, and they really shaped a huge amount of Australia. And it was fascinating to

learn about how they came to be this really powerful four pillars and how much control they have and all the mischief they'd got up to in the past that, I mean, if you hadn't followed it for years, you wouldn't have seen. And just how consumers could be hurt and how big companies can sometimes get away with it.

Kate:

And I think it just made me more wary as a consumer and just make sure you're reading the fine print and you're not getting sold into a product that's not right for you. And I just found it very interesting, post royal commission, to really see the background. And Adele was a big pusher for the royal commission. And so she has really good insight, firsthand insight into the whole process over the last decades. So if you're interested at all, just about our Australian economy and banking system, I thought that was a very interesting and eye opening read.

Owen:

Cool. I haven't actually read it, so great as well.

Kate:

There's about five or six books specifically about the banking royal commission and their behaviour and the lead up that were published in that year or the year before. Like 2018, 2019, 2020.

Owen:

Okay. Cool. So Adele Ferguson, she also did the, I think it was a Retail Food Group. She could have been-

Kate:

Yeah. I heard about her on, she was on a podcast. One of the investors. Was it fun? Not fun. What am I saying. That Australian one.

Owen:

Livewire.

Kate:

No. No.

Owen:

Not Australian Investors Podcast, Kate, I haven't interviewed her.

Kate:

No, maybe you should.

Owen:

Equity Mates.

Kate:

No, it's another one that ...

Owen:

Jolly Swagman.

Kate:

Yes. Jolly Swagman. She was on that-

Owen:

Joe Walker. The mighty Joe Walker.

Kate:

Yes. Yeah. So that was a really good episode. But she's a pretty cool woman. But she's had to deal with a lot of death threats and all sorts of things because of the investigative work she's done in Australia.

Owen:

Cool.

Kate:

Not cool, but-

Owen:

I mean, good on her for sticking it to them [crosstalk 00:12:24] death threats. No one should ever get that.

Kate:

No.

Owen:

Okay. Well that's great. You did it one minute 34.7 seconds, so that is good. We should be adding these up. But anyway, we will move on. So-

Kate:

It's not a competition.

Owen:

No, it's a competition. It's always a competition. Okay. So number three for Mr. Rask, here we go. My number three is Factfulness. I feel like I did this one last year when we did this. So view the world with optimism. So Factfulness comes from Hans Rosling, who has ... the light Hans Rosling, who passed away quite a few years ago now. And he finished the book ... actually, I shouldn't say. But anyway, he finished the book and it's a tremendous book and his legacy will



live on for forever. I have some fantastic YouTube videos of him talking just about his research and what he found working in some of the poorest places in the world.

Owen:

And basically, he set up this thing with his family called Gapminder. And our mission is to fight devastating ignorance with a fact-based worldview everyone can understand. Gapminder identify systematic misconceptions about important global trends and proportions and uses reliable data to develop easy to understand teaching materials to rid people of their misconceptions. And so this is a wonderful book. Factfulness is a wonderful book. Gapminder is a wonderful website. If there's one book you read in your life, I feel like it should be this one. And the reason for that is that it sets you up to live your life with optimism. Even if no matter what happens, you will view the world in a better frame of mind if you read this book. And I think this is one of those books that is profound, that you come across every now and again. It's easy to read and it tests you as you go.

Owen:

So it starts with the very test that Hans Rosling used to give to politicians, to journalists, to doctors, to lawyers, to people on the street, to everyone. And it tests your knowledge of the big, important things in the world like poverty, inequality, women's rights, childhood education, all of these different things. And it teaches you to live your life with optimism because over the very long-term, the world is getting better. And that's the legacy that Hans Rosling left through Gapminder and also through the book Factfulness. Top of Bill Gates reading list for a very long time. I'll leave it there. One minute 55.

Kate:

There you go, you're fulfilling your goals for today.

Owen:

Come on people, get behind it. Factfulness.

Kate:

All right. Well, my next book is a newer one. I think it was only released at the end of last year, but it's called How I Invest My Money. And it's edited by two guys, Joshua Brown and Brian Portnoy. It's in the US, but it's a collection from 25 financial experts. And one of them is Morgan Housel, on just how they personally invest their money. And it's not telling you the minutiae, I invest in XYZ stock, but it's about how they and their family approach investing as a whole and putting money aside for emergencies and how they spend money to best allocate their resources and give them more time and freedom.

Kate:

And I think it's a really good read because it shows you some of the emotions behind the decision. And normally, experts will just tell you X, Y, Z, but they won't tell you what they personally do. And a lot of the time it's because, well, that would probably be financial advice or it wouldn't be relevant in your scenario. But I think because money is so personal and there's so

much emotion tied up in all the decisions we make, it's really interesting to have a look at how the experts view their own personal finances in a more holistic way. And I think you might really enjoy it. 25 different perspectives, I think they're all US though, but most of the amazing finance books are from the US.

Owen:

This is Josh Brown, as in the Josh Brown from the Reformed Broker?

Kate:

I think so.

Owen:

Yeah.

Kate:

They're all big, and Carl Richards, and there's a whole heap of big names involved in that project. There's some amazing books. Just keeping your eye on the finance Twitter world, you hear about all of these great books coming out. And one of the big publishing houses that does pretty much all finance books and business books is called Harriman House.

Owen:

Yeah.

Kate:

We don't really have anything like that in Australia. Major Street maybe, but they ... Yeah, keep an eye on them because they publish a lot of amazing books by some great spokes people over there.

Owen:

Cool. I like it. And that's a book I've never come across. How I Invest My Money. I do like Josh Brown stuff, he's a bit of a larrikin, a lot of them are at Ritholtz Wealth Management. But yeah, super cool. So my number four, I'm going to keep it homegrown. Let's bring it back to Australia. 3, 2, 1. So Budgets Don't Work, Melissa Browne. The headline is, Budgets Don't Work (But This Does). We've had Mel Browne on the show. I think we interviewed her when this book went live.

Kate:

Yeah.

Owen:

Particularly.

Kate:

A while ago now.

Owen:

Yeah. A while ago it seems. I think that was COVID times. Back in the day. So the key thing ... and we were talking about this the other day, we were talking about personality tests and all the different types of personality tests. I mean, I don't always agree with the personality tests per se, just at large. But in this book, she changed her tact from all the other books that she's written, in my opinion. This book changed it from, this is a budget strategy, here's what you should follow to, if you are this type of person, this is how you should go about thinking and learning about money. And that totally changed the game. I think she identified five or six different personality types, and you could align with the one that suits you most and you could use some of those strategies.

Owen:

It's not to say don't use the other strategies from the other personality types, but you choose the one that tends to be, in Mel's experience being a financial advisor in a former life but also speaking with people, that works for those types of people. And I think that's a much better way, less blunt way to go about learning about money and understanding yourself as well. So that's called Budgets Don't Work and it's by Mel Browne. She's Australian and she has plenty of other books, like More Money for Shoes and ... What was the other one? Un-f Your Finances. We're politically correct around here. So that's it, Mel Browne.

Kate:

She's a good follow on Instagram as well, because she does approach money with a much more down to earth view-

Owen:

Yeah, she totally does it.

Kate:

... and she breaks everything down and you never feel like she's above you or condescending in any way. So I think she's a great person to have in your financial orbit.

Owen:

Yeah. I think she's great. And speaking of great, speaking of local greatness, I think we might have someone, the author of this final book who may actually listen to the occasional podcast as well. So no pressure Kate, I'll hand it over to you for lucky number five. This would be number nine overall. I'm interested in your pick, and so are our listeners.

Kate:

Yes.

Owen:

3, 2, 1, here we go. Kate Campbell.

Kate:

So my final pick is Shareplicity by Danielle Ecuyer. And she's a fairly new Australian author. She had a brand new book come out last year after decades in the wealth management industry. And it's one of the few books I know in Australia that just focuses on share investing. Most of the personal finance books come out will talk about everything from paying off credit cards to getting ETFs and they just cover so much ground that they can't go into much detail. But her book is specifically about share investing in Australia. And so she has case studies and goes into detail and talks about trends and all sorts of different things to look at if you're interested in share investing. And I think if you've ever done one of Owen's share investing courses, it would be a great companion to this, a different perspective.

Kate:

And yeah, she looks at the macro-micro economic trends. I actually met her for the first time when I did my ... I interviewed her for my other podcast, the How To Money Podcast. And she's actually got ... the first book did so well last year and it fit a really needed niche I think in the industry. That she has Shareplicity too coming out, I think in a month or two. And it's all about investing in US stocks. And she breaks down some case studies of the research process and all the different numbers to look at. So I think she's listened to some of the podcasts she's done, she's been interviewed a few times, she's really good value. She's on Twitter too.

Owen:

Yeah she is.

Kate:

And I think she'd be someone to follow and have in your orbit as well.

Owen:

Cool. That is Danielle Ecuyer.

Kate:

And she's Australian.

Owen:

One minute, 33 for you there. Kate, well done, well done, well done. Danielle, if you are listening, send us an email. We'd love to have you on the show. You can tell us all about your new book. You can tell all of our listeners about your new book as well, and some of the strategies for investing. So shareplicity.com is our website. In the meantime, Danielle, looking forward to hearing from you. So my lucky number five that takes it up to 10, double digits. I'm going to get heaps of points here. The crowd's going to go wild when I give you this, when I drop this nugget, no one's ever heard of this book.

Kate:

It's so exclusive.

Owen:

It's so exclusive.

Kate:

You can't find it in any bookstore or department or-

Owen:

This is rare. 3, 2, 1. It is ... drum roll, please. The Barefoot Investor. So Scott Pape. Mr. Pape, if you're listening, well done on your book. You don't need me to tell you that mate. It was great. The Barefoot Investor is the book in Australia on money.

Kate:

I have the Barefoot Investor for kids.

Owen:

Barefoot Investor for kids, also incredibly popular. Even if it was just that book that he wrote, he would still be one of the best sellers in Australia by a long line.

Kate:

He Still tops every-

Owen:

Every bloody-

Kate:

... book selling list at all the major sellers, Amazon. It's just-

Owen:

It's crazy.

Kate:

... amazing.

Owen:

To think how many books he sold in Australia compared to Morgan Housel who is absolutely on fire globally. I mean, eventually Morgan is probably going to sell more of his book just simply because the market is 99% bigger. But the Barefoot Investor, a brilliant book, and it's so easy to give to a friend or a family member. I think if I ever wrote a book-

Kate:

It sold over 1.43 million copies.

Owen:

I think he sold more than now. When was that from?

Kate:  
Herald Sun, February this year.

Owen:  
February 2021. I think-

Kate:  
And the family book has sold over 250,000.

Owen:  
Incredible stuff. That's tremendous. Changed the lives of millions of people.

Kate:  
Maybe total, his books is in over 2 million people's hands. That's amazing.

Owen:  
That is unreal when you think about it. Just totally out of ... I think I heard anecdotally that he was targeting 30 to 50,000 copies. And look at it now, that's incredible. And all power to him. What he's done with his personal brand, his business beforehand and now financial counselling and what he's done. So why would you read the Barefoot Investor book, and why would you give it to someone else? It's pretty simple. You would give it to someone else who doesn't really like finance.

Kate:  
It sparks the conversation in an easy, down to earth way. I think everybody can understand bits and pieces of his book and ...

Owen:  
Yep. And it's brilliant. So if I was ever to write a book, I'd write it just like Scott, I'd be okka, I'd try to be funny and just be down to earth. Yeah. So that's me and that's Barefoot Investor book. That's 10 books for you. I was over two minutes, so that makes me the slowest. Kate, you've got five great books there. We'll put all the show notes in. I've got five books. I'm also just going to give a shout out. We've got it in after the 10, we've also got Rask's Money Guide LOLs. I don't know who did that in brackets with an exclamation mark. Everything in the way we budget. I don't know who did this note. It looks like me on a late night. But basically, we've got a guide, a money guide, it's available in Rask Education, which is basically what I wrote years ago. Instead of writing a book, I wrote a course.

Kate:  
Wrote a course.

Owen:  
That people could take online and test themselves as they go. So you can check that out online. It used to be \$39, now it's free. So check that out. But Kate, there's bigger news because if you

have dialled in for this episode, there's a very special announcement that we have to make on the back end of this, which is really, really fun. So what are we going to do?

Kate:

So in the spirit of books, because we all love books, we're going to give away a copy of each of those 10 books that we mentioned today. So hopefully by the time this episode goes live, I have actually purchased copies of all of those books. So if you follow us on Instagram, if you follow us in the Facebook community, we'll put some posts up and telling you how to get involved. We're not going to make it really complicated giveaway. We're not going to say you have to follow 10 different accounts-

Owen:

Yeah, something like that.

Kate:

... write a speech. But we'll publish that when this episode goes live on social media and in the Facebook community. So you can see how to get involved there and get yourselves a copy of one of these 10 amazing books.

Owen:

And we're going to do a little cheeky little thing on the inside of the cover. If Kate and I can bring ourselves to be so creative, we're going to do something fun on the inside of the cover. So if you get a copy of these books, it won't be any other Barefoot Investor book. It won't be just a normal Barefoot Investor book, it won't be a normal Psychology of Money book, it won't be just another Annie Duke How to Decide, this would be an extra special copy from the Australian Finance Podcast team.

Kate:

Yes.

Owen:

And we would love for you to win the book, cost you nothing. It's just going to be in social media, a bit of a giveaway, a bit of an attempt to try and get everyone involved. And hopefully you can read the book, get a lot from it, take your notes and then hand it on to someone else that's in need of something like this and might benefit from it.

Kate:

Sometimes it only takes one book to spark a massive change in your life. So I think books have a lot of power.

Owen:

And these books that we've chosen are because we find them interesting. They're interesting books.

Kate:  
Yeah.

Owen:  
We haven't chosen something crazy like Zen and the Art of Motorcycle Maintenance or some crazy complicated-

Kate:  
Wasn't that one of your favourite?

Owen:  
... allegory on allegory on allegory. This is just books.

Kate:  
Straight forward books.

Owen:  
Kate used that word before and we're trying to figure out what it meant. Yeah. So these are just really down to earth books, really good actionable tips in there. So if you do want one, you've got to be ... Just try and follow us, you don't have to follow us for the whole time. Follow us on social media and then you'll know when it goes live. And once we've got the books, we'll be sending them out to you via post. Cool. Kate, right episode. We've managed to get this done, this episode under 27 minutes-

Kate:  
Oh my gosh, what a record for us.

Owen:  
Whoa, we are getting quick. We got to slow it down.

Kate:  
I don't know if that's a good thing.

Owen:  
Yeah, we got to slow it down.

Kate:  
I think we can get on with our day.

Owen:  
Yep. That's it. So I hope you enjoyed this episode. We both hope you enjoyed this episode. It was a bit of fun. Be sure to keep an eye out for that book giveaway on Instagram or Facebook. Kate, thanks for joining me as always.



Kate:

Good to be here Owen. Thanks for tuning in to this episode of the Australian Finance Podcast, where our mission is to improve the financial futures of all Australians. If you'd like to learn more, create a free account at [rask.com.au/account](https://rask.com.au/account) to download free episode, workbooks, bonus resources and take our amazing free personal finance courses.

Owen:

You can also join our online community by following the link in the description. If you enjoyed the show, what we'd love is for you to leave us a snappy review on iTunes. And you can follow us on Twitter and Instagram [@RaskAustralia](https://www.instagram.com/RaskAustralia). Kate and I are also on both of those channels. Finally, if you have any feedback, suggestions for episodes or guests to come on the show, or you just have a question for us, shoot us an email at [podcast@rask.com.au](mailto:podcast@rask.com.au).