

Sophie Elsworth – Keynote/Personal Finance Journalist



Sophie Elsworth is the national personal finance journalist and columnist at News Corporation Metros. She writes across all metropolitan mastheads including the The Australian, Herald Sun, Sydney's Daily Telegraph, The Courier-Mail in Brisbane, The Adelaide Advertiser and the Hobart Mercury, as well as News Corp metros and news.com.au.



Sophie graduated from a double degree in Arts/Law but decided against a career as a lawyer and instead chased her dream to become a journalist. She has been working with News Corp since 2001 and this has included stints at The Adelaide Advertiser and The Courier-Mail, before returning to Melbourne more than five years ago. She is based at the Herald Sun. She writes on anything hip-pocket related and topics that impact Australians' day-to-day finances. This includes home loans and credit cards, any other banking products, superannuation, utility bills and investments just to name a few. She regularly features on TV and radio discussing money-related matters, including on Sky News and A Current Affair.

TOPICS

Get your finances into shape

Are you a spender or a saver? Not all of us are good with money so is it possible to turn it around? The way many of us handle money is the by-product of how our parents handled their financial affairs. This talk covers the major issues around money management and provides easy ways on how to better at it and get back in the black. It is possible to become good with cash but it takes some serious determination and motivation to do it.

Instant gratification

We live in a world of where we want everything now. Delayed gratification is no more – it's a case of getting things exactly when we want them. This talk examines the boom in the use of credit cards and buy now, pay later schemes including Afterpay and Zippay that have left many Australians swimming in serious debt. It takes a look at the old-fashioned ways of buying items using methods such as paying with cash or taking out store laybys. It also examines why instant gratification is doing many of us more harm than good.

No care about superannuation

Millions of Australians have little to no engagement with their superannuation despite many of us having tens of thousands if not hundreds of thousands of dollars stashed away. The super industry has failed to engage Australians – particularly the younger generations – with their retirement savings. How can this be turned around? Why should you care about superannuation now and what difference can it make if you do? Includes latest figures on what we need to comfortably retire and how we can get ourselves on track.