

## Empty Nesters

When the kids finally grow up and leave home, it can be very tempting to celebrate with a spending spree. One US study found empty nesters can spend up to 50% more on items like eating out, holidays and clothing once the kids move out of home. Hey, that could be me, I can't wait.

Anyway, after years of raising and paying for our children, couples often find they have a lot more disposable cash once the kids move out – and believe me, that's got to be true.

But the empty nester years also offer a valuable opportunity to build your super and other investments in preparation for retirement.

So, if the kids leave home, and you've got extra money in your pocket, I really know it's tempting to have a celebration, but maybe just make it a short one, because if you can direct that money into your mortgage and topping up your superannuation, you'll build a much better retirement.

