



[SCCC](#)

Buderim Meeting Friday 10.10.2025 Time - 12 pm to 3 pm

100 Buderim Pines Drive, Goodlife Centre Buderim

Admission - \$4

Nevil Eyre Android Phones & Tablets & Home automation

Tutorial Room Bill Maxwell

1. Q&A

2. Image Files

3. Free - Older Desktop PC with Monitor, keyboard and mouse;
operating System: Linux Mint

Discussion on iPad and iPhone functions.

Limited help with basic Apple Mac computers.

Sat. 11.10.2025

8.30 to 11.30 am
Meridan Plains
70 Springs Dr. QLD 4551

[here](#)

Hands on Help - Windows, Linux and Chromebooks

Please wear your Name Tag.

smartphone apps that save you money

As the cost of living in Australia continues to rise, Aussies are looking for new ways to cut back and make the most of their cash.

Many are turning to smartphone apps to help prioritize financial health and save money.

Here are some popular apps on the App Store that can help Aussies achieve their financial goals:

1. [Buddy: Budget & Save Money](#) – This lets users set up a budget and keep track of expenses in one place.
2. By tracking expenses, users can optimise their spending habits and identify areas where they can cut back.
3. [Spendee Budget & Money Tracker](#) – Spend allows users to save money effortlessly and stick to financial goals.
4. Users can set spending limits, track their expenses, and receive notifications when they are nearing their budget limits.
5. [Chronicle – Bill Organiser](#) – This app helps users set reminders to pay their bills on time. By avoiding late payment fees, users can save money in the long run.

6. [Cashrewards](#) – A handy app that provides shoppers with cashback and coupon codes for leading Australian and international brands.
7. By shopping through the app, users can earn cashback and save money on their purchases.
8. [PayPal Honey for Safari](#) – This helps its users save money and earn rewards when they shop online.
9. There's a Promo Code finder feature too that searches the web for codes that you can use to apply discounts.
10. [Frugl Grocery Price Comparison](#) – A great way to find the best deals on groceries every week.
11. By comparing prices between major Aussie supermarket retailers and grocery specialists, users can save money on their weekly grocery shop.
12. [Raiz](#) – A finance app allows users to easily invest small amounts of money.
13. By taking the hassle out of investing, users can start building their savings and growing their wealth.
14. [Spaceship: Investing App](#) – This app is a simple and affordable way to start investing in the stock market.
15. By investing in a diversified portfolio, users can grow their wealth over time.
16. [MoneyCoach Budget & Spendings](#) – This app helps users create healthy financial habits to reduce stress,
17. increase financial knowledge and develop financial skills.
18. By learning more about smart finance habits, users can take control of their finances and achieve their financial goals.
19. [Spriggy Pocket Money](#) – This teaches kids important money skills and practical financial habits.
20. By starting young, kids can develop good money habits that will serve them well in the future.
21. [My 7-Eleven](#) – A great way to find the best fuel prices in their area and lock them in for seven days.
22. [Petrol Spy](#) – This app provides real-time pricing information for fuel stations in Australia.
23. By comparing prices submitted by other users, users can find the cheapest fuel prices in their area.

RAM Is More Important For Performance Than You Think

- **RAM dictates real-world performance, as insufficient memory can lead to swapping, freezes, and slow apps.**
- **Laptops need plenty of RAM because it is shared between the CPU and GPU, and it is often non-upgradeable.**
- **If the laptop has non-upgradeable RAM, aim for at least 16GB**

When shopping for a new laptop, it's easy to get overwhelmed by those long lists of specs and features that retailers throw at you.

However, there's one spec every laptop has that you should never overlook: system memory, also known as RAM.

If you've spent any time using phones and computers, you've probably heard the term "RAM" (Random Access Memory)—

but you might not know what it actually is, how it works, or why it even matters.

Put simply, a computer's RAM is its short-term memory. RAM is volatile, meaning it loses data when the laptop is turned off,

but it is also significantly faster than your laptop's long-term storage drive (typically an NVMe SSD these days).

Because it's so fast and connected directly to the CPU via an ultra-fast memory bus (traces on the motherboard that act as a data highway),

RAM stores any data your CPU might need on the fly—this includes all parts of programs and video games that are running, both in the foreground and background.

For example, when you open Google Chrome, your CPU loads important parts of the program and your active tabs into RAM.

This ensures you don't have to wait for data to load from slower long-term storage when scrolling, switching between tabs, configuring extensions, or performing other tasks.

However, RAM is a finite resource. Once it fills up, your system has to rely on virtual memory on your SSD, which is much slower.

The OS moves data that isn't actively needed into this virtual memory to free up space for more important data.

While this happens in the background, you may notice sluggish performance, tabs freezing or reloading, and in extreme cases,

even app crashes or systemwide instability, regardless of how fast your computer's processor actually is.

These issues are easy to avoid if you have some RAM overhead.

What makes this worse is that modern programs are surprisingly RAM-hungry and can quickly use up all available memory,

making this scenario more common than you might think. Demanding tasks like video games and video editing naturally require more RAM,

but even everyday apps such as web browsers, office suites, and project management tools can fill your system's memory in no time.

In fact, even Windows 11 and its background services can easily use up over 4GB of RAM on their own.

The next major point: most laptops today use soldered RAM. In other words, you cannot upgrade it yourself, so you're stuck with whatever configuration you choose at purchase.

This is a significant downside for consumers, since RAM is a relatively inexpensive component that you might not want to pay extra for now but could need later.

If you're looking to buy a laptop that doesn't have upgradeable RAM, I recommend getting at least 16GB.

That's because your machine will likely start running out of memory long before its processor becomes obsolete,

and it doesn't matter how powerful your CPU is if your system chronically suffers from a lack of volatile memory.

Regularly Back Up Data for Peace of Mind

Aussies are being warned about a [new email scam](#) doing the rounds, which claims to be sent by an online security software company.

If you feel you have fallen for a scam, contact IDCARE, a free government-funded service which will work with you to develop a

specific response plan to your situation, and support you through the process.

<https://www.idcare.org/>

1. Phishing Emails: In a phishing scam, the attacker will send their target a message claiming to be an official, trusted party.

This kind of urgent communication works well in pressuring the recipient to comply with the senders request.

2. Remote Desktop Protocol. Simple: **Don't allow Remote Connections.**

3. Flash Drives. **Don't allow strange Flash Drives to be used on your PC..**

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