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'You need to work for it': Jhiara, 22, set to buy four-bedroom home

A hardworking 22-year-old Brisbane woman has shared her tips as she zeroes in on her goal to be the youngest person in her family to buy a home.

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Jhiara Thomas doesn't eat smashed avo on toast, but that's not the only reason she can afford her first home at 22.

Defying the myth that property ownership is out of reach for young people, Ms Thomas works up to 70 hours a week, juggling two jobs, to make it happen.

She flips burgers at McDonald's in Jindalee and works in the bakery at Coles in Waterford, grabbing a few hours of precious sleep in between shifts.

And the former Holland Park High School student never splurges on designer labels or fritters away money in trendy cafes.

"I wanted to be the youngest person in my family to buy a home, and I'm doing it on my own," said Ms Thomas, who currently lives with her parents Fiona and Paul in Forest Lake.

"I'm a very simple person – I shop at Target and Kmart – and I limit myself to one nice thing every few months so I'm not wasting big bucks."





Jhira Thomas with her mother, Fiona. Picture: Luke Marsden

In August, Ms Thomas put down a \$5000 [deposit](#) on a \$272,000 block of land at Pebble Creek at South Maclean, a rural development in [Logan City](#), and she is finalising plans for her four-bedroom, two-bathroom home.

The land will be registered later this year when it's expected she'll have to part with more savings to continue with the purchase.

When completed, she will be only 10 minutes' drive from her parents, who have also bought land in the area and whose house is almost finished.

Earning up to \$1100 a week, she pays her bills – including \$75 rent to her parents – first, then saves upwards of \$600.

“I plan my week so I know what I've got on; sometimes I'll keep \$200 if I'm going clubbing, but a lot of people my age just spend what they earn then complain they don't have any money.

“I used to be out partying a lot, then I took a step back and said, ‘nup, I want a house’.”



Jhiara Thomas, 22, with her mum Fiona. Picture: Zak Simmonds

Ms Thomas, who thought about becoming a mechanic after school, said she “never stuck to anything until now”.

“Once you see your savings increase every week, it motivates you to keep going,” she said.

The youngest of three girls, she is certainly not the type of Millennial made famous in a newspaper column by [demographer Bernard Salt](#) in 2016.

Mr Salt wrote: “I have seen young people order smashed avocado with crumbled feta on five-grain toasted bread at \$22 a pop and more ... Shouldn't they be economising by eating at home? Twenty-two dollars several times a week could go towards a deposit on a house.”

Australian property mogul Tim Gurner has also warned twenty-somethings to lay off the smashed avo and work harder.

As for Ms Thomas, she has her own advice.

“If you want it, go for it,” she said. “You can’t be looking at what other people are doing; focus on your goal.



Mother and daughter Fiona and Jhiara Thomas have bought blocks side-by-side in Pebble Creek. Picture: Luke Marsden

“Hang out with people who will encourage you.

“If you find something you like but it’s expensive, there’s a good chance you can find something similar for less.

“You can spoil yourself, but not all the time. At the end of the day, it’s just an item that will end up in the bin or a cupboard.”

Ms Thomas said it was “very rewarding” to realise a dream.

“I’m so tired because I work all week but it feels good to be out there doing something,” she said.

“If you want your own home, you’re not going to wake up one day and find it’s there – you need to work for it.”

READ MORE ABOUT JHIARA THOMAS IN SATURDAY’S COURIER-MAIL HOME LIFTOUT

