

It's 2015

Time To Get Your Financial House In Order!

1.. Create a Budget

Identifying & tracking your income & expenses is arguably the most important step to taking control of your finances.

2.. Set your spending & savings goals

Whether you simply want to reduce your spending, pay off debt, or save for a holiday it is essential to set your financial goals. Break your goals down into weekly & monthly time frames and keep track of your progress.

3.. Pay your credit card off on time

Avoid high interest rates by paying the full amount on time.

4.. Pay your Home Loan repayments more frequently

Switching from monthly repayments to fortnightly repayments can greatly reduce the amount interest you pay and reduce the term of your loan.

5.. Find your lost super

There is currently \$17 billion sitting in lost superannuation accounts. This is your money and you should get it back. The Australian Tax Office has a super seeker tool available on their website to help you track down any lost super. Visit: www.ato.gov.au

"Remember, What you measure, you can manage. Identifying & tracking your income and expenses is the the most important step to taking control of your finances"

6.. Start Contributing more into Super

Even a small amount extra each week can make a huge difference to how much money you will have to retire on.

7.. Consider Salary Sacrificing

Sacrificing some of you pay into super can be a great way to save on tax and increase your retirement saving.

8.. Get Private Health Insurance

Not only is having private health insurance important to help cover medical expense when you need it, it can also help you save on tax- you may need to pay a Medicare surcharge if you do not have private health cover.

9.. Consolidate your Debts

If you have multiple high interest rate debts such as credit cards and personal loans etc It may pay to consolidate those into your lower interest home loan & make some extra repayments to get on top of those debts

10.. Come and ask for assistance

We are here to help you with your financial affairs. We have the resources, the knowledge, and the desire to help you make 2015 a prosperous one..

"It may pay to consolidate any high interest rate debts into your lower interest home loan & make some extra repayments "