

# It's 2016

## Time To Get Your Financial House In Order!

### Create a Budget

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

### Set 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.

### Pay your credit card off on time

Avoid high interest rate charges by paying the full amount on time.

### 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.

### Find your lost super

There is currently \$17 billion sitting in lost superannuation accounts. 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](http://www.ato.gov.au)

**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.

**Consider  
Salary Sacrificing**

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

**Get Private  
Health Insurance**

Private health insurance is important to help cover medical expenses 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.

**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.

**Come and ask  
for advice**

We are here to help you with your financial affairs. We have the resources, the knowledge, and the desire to help you achieve your financial goals.

**“Someone's sitting in the shade today because someone planted a tree a long time ago.”**

Warren Buffett