

# HOME LOANS

MADE EASY FOR YOU

HELPING YOU TO GROW  
YOUR MONEY TREE

PH: 1300 855 177



## Questions and Answers Sheet

Q. Is interest rate the most important aspect of a home loan?

A. The simple answer to this is no. There are so many aspects to look at when choosing a home loan. The most important aspect of a home loan is being able to manage your cash flow. The structure of your home loan is vital. Some home loans can save you thousands even when they have a higher rate. The simple answer is to ask, how much do I want my house to cost? Look at the overall picture and long term. Banks will continue to compete on rate. What is important is to have a lender that provides you the service and support that you need to achieve your goals.

Q. What type of loans allow for quick debt reduction?

A. There are several loans that allow you to save on interest. 100% offset accounts and line of credit loans can save you thousands if used correctly. The unfortunate thing for a lot of people is that they do not understand how these great products work. Nor do they have the support to manage them correctly. Like most things in life, having the right team can make all the difference. Imagine trying to win a car race, cricket match or rugby match being the only player on your team. Surrounding yourself with the right key players can help you win and win big.

Q. I am a smart person why do I need help?

A. The simple answer to this is to have a look at where you are now financially. You may say that you are doing ok and that your bills are paid on time or maybe not. But ask yourself this, how much will you retire on? When will you have your house paid off? With the possibility of no pension in the future will you have enough to live off after you retire? Do you want to work until you drop dead? The world is a great and beautiful place with so much to see and do. Would you not like to enjoy some of it or is life supposed to be all work and stress? It is very hard no matter how smart you are to know everything. The wealthy know this and that is why they employ the right people to help them create and keep their wealth. You will always go further with the right help than you will trying to do it all yourself.

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Q. I could be hit by a bus tomorrow so what is the point of worrying?

A. There are a lot of people right now who thought that and for that reason did not bother to plan for their future. They have no real assets and rely on a government hand out to survive. Modern medicine keeps them alive longer so they get to spend more time thinking about what they should have done or could have done. The fact is that more people are likely not to get hit by a bus than are and if you do not start to plan your future then you could end up just the same. Would you go on holidays not knowing where you were going or how much it would cost?

Q. Does it take a lot of work to plan for the future? I don't have a lot of free time.

A. If most people realized how satisfying it is to know that they are working towards a great future and also enjoying a stress free quality of life, they would spend less time in front of the T.V. and use the time setting out their goals. An hour a week is better than nothing at all. The hours spent in front of a T.V. are unlikely to bring you future happiness. Once you start to take control of your destiny you will wonder why you never started earlier. Every day has new meaning to it and your daily quality of life is enhanced. Don't you ever wonder if there is more to life than just going to work to pay the bills? Most of our clients find that they have more time than before as their time management skills improve with better planning.

Q. What if I fail?

A. If you don't try you have already failed. You have nothing to lose. Get out of that comfort zone and start running your life. It is the only thing in this world that you do have control over. With the right support team in place you can take on anything. You just need to start that engine and jump into the driver seat. It is your choice to stop being a passenger in life.