



# Home Loans

*Made Easy For You*

*"Helping you to grow your money tree"*

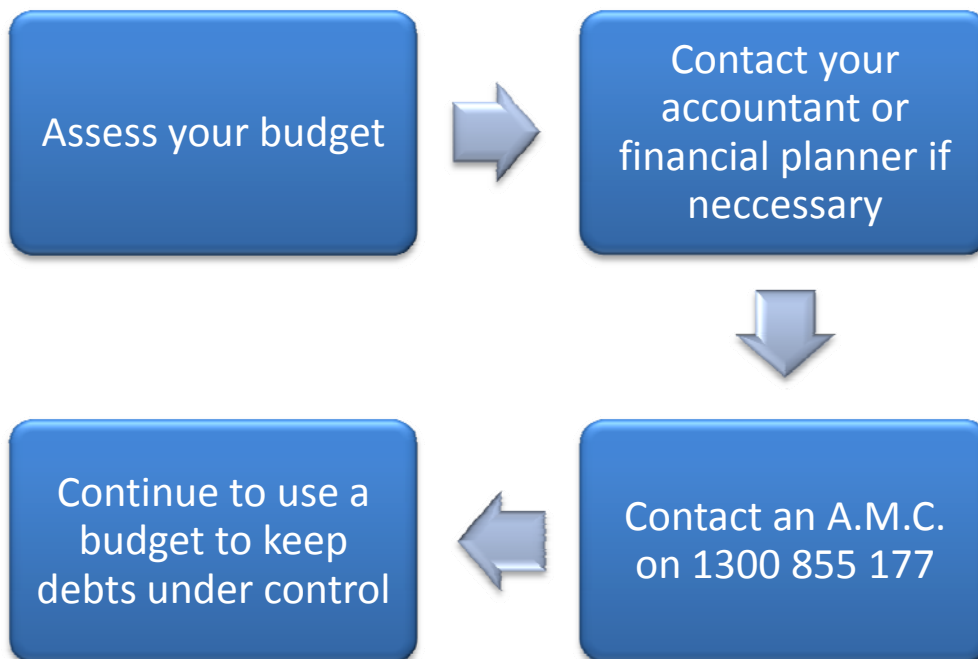
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## Debt Consolidation

Congratulations on taking another step closer to gaining a better financial future. Debt consolidation is an excellent way to organize your debts helping you save time and money. It is important that you also learn to manage your debts, so that you do not keep on having to consolidate bad debts in the future. The following has been written as a guide in debt consolidation.

### Getting Started

The first thing to do is to formulate a plan, a road map to what you need to do. We have supplied you with the following flow chart to help you.





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So the first thing needed to do is organize all your debts and work out your cash flow. This means where your money comes in and where your money goes out. You may need to contact your accountant or financial planner as part of this process.

Fill out the following sheet to help your A.M.C. assess the best way to consolidate your debts.

Income	Amount per month
	\$
	\$
	\$
	\$

Debt	Amount per month	Amount owing
Mortgage	\$	\$
Credit cards	\$	\$
Personal loan	\$	\$
Interest free	\$	\$
Other	\$	\$

There are also some budget sheets attached to the end of this document. By filling them out correctly you will get an idea of how much your living expenses are and what you spend your money on. It is important to change the habits that have got you into a situation of having bad debts. The best way to do this is by managing your cash flow through the use of a well kept budget.

Once you have completed filling out the information needed you can call your nearest A.M.C. on 1300 855 177 or email [info@hlme.com.au](mailto:info@hlme.com.au). They can look at your situation and assess how best to consolidate your debts and the best thing is there is no cost or obligation for this service\*. At Home Loans Made Easy For You we are always happy to hear from you and assist in any way we can.

#### Disclaimer

\*Bank, legal, govt fees etc may apply to some loans. This service does not include the Simply Budgets Program or installation of this program.

*Any general advice in this document does not constitute financial advice and should not be relied upon as financial advice. Any rates, fees or charges quoted in this document are subject to change*