

THE 5 DEADLY MONEY SINS

...AND HOW TO AVOID THEM!

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THE 5 DEADLY MONEY \$INS

(that keep you in debt)



Getting your money organised, or 'decluttered' is the **FIRST** step in creating security and wealth in your life. The second step is to build a passive income stream to enable you to have a comfortable retirement – for example, an investment property portfolio that can give you an ongoing increasing income for the rest of your life.

I have put together my top 5 deadly money sins. I hope it helps get you focusing on improving your bottom line and puts you on the path to a secure retirement.

The 5 deadly money sins that keep you in debt...

1 Deciding what you can and can't afford by the balance in your bank account.



Using credit cards when money is short.

2

3 Interest-Free isn't interest-free... using interest-free terms on large ticket purchases.




Debt Consolidation - it can be your best friend or worst enemy!

4

5 How to Pay your home loan off in 5 years instead of 25!



A person is sitting on a wooden floor, surrounded by various papers and a calculator. A small dog is lying down next to them. The scene suggests a person dealing with financial matters.

DEADLY SIN #1

Deciding what you can and can't afford by the balance in your bank account.

Seven out of ten people decide what they can do or spend by checking how much money they have in the bank.

This is a plan fraught with danger. Spending your account down to zero each pay cycle means you haven't considered the big bills that are coming up. Car Registration, insurances, repairs, and tyres for car owners. Rates, property maintenance and home and contents insurance for homeowners just to mention a few, but it goes beyond that.

When it comes to opportunities such as holidays and social events it usually means you must miss out – leaving you feeling depressed and often undervalued and dissatisfied.

It also means when the big or unexpected bills come in – such as a medical or vet bill, you have no choice but to have an extremely lean week – or worse still rely on the never-ending debt of credit cards to make up the shortfall.

Yet when you look at the way the money was spent in the first place, we often find a whole lot of meaningless rubbish, unnecessary wastage has caused the bank accounts to be drained empty each week.

SOLUTION:

By taking the time to do a budget, and cash management planning all these things can be avoided. Most people cringe at the word budget – as it gives them the feeling that the belt will tighten, and they will go without.

What they don't realise is they are doing this to themselves anyway by not having a plan to be able to pay their bills when they come in and rely on credit to dig themselves out of the money shortage hole.

The other mistake people make is to think that writing down a list of what they earn and what it costs them to live is a budget. It isn't, that is just a list.

A true budget – or what I prefer to call a Cash Management System is far deeper than that. Ideally, you write a comprehensive 'list', it helps to categorise it into sections so it will jog your memory about what expenses you will face all year.





Some section titles would include Personal, Home, Work, Social, Kids, Pets, Medical, Insurances, Transport, and Leisure just to name a few. By starting with the headings, you can then start to put a list underneath of all the things you can think of in each section.

HINT: If you write the list before you start to work out the costs you will be able to think of more items for the list. By doing both at once, working out the money spent on each item as you go your brain will go into detail mode and the creative side will struggle to create the full list.

When you start working out your spending habits – write down the expenses the way you actually spend. For example, if you buy groceries weekly put it down as a weekly amount, if you pay rego 6 monthly put down the 6 monthly costs. This will make the budget more accurate.

With clothes and holidays, Christmas and gifts and donations put these down as a yearly amount you would like to spend. These often become the amounts you need to trim if the planned budget is higher than the expected income.

Once you have your budget list completed you can calculate each item into a monthly figure by doing the multiplication correctly. There are not 4 weeks in every month. That would mean every month is 28 days. You need to multiply weekly amounts x 52 and divide by 12. Fortnightly expenses x 26 divided by 12 to get a totally accurate figure.

Now you have your monthly income expectations and your planned monthly expenses. Take the expenses off your income and this is how much you will have in reserve for the unexpected, for saving towards big-ticket items, and for reducing your debt on your home.

If this figure is in the RED, meaning you have less income than spending, or you are planning to spend more than you are earning. Not the way to succeed in life. This is when we need to go back to the budget and take a knife to the 'controllables'

The controllables are holidays, leisure, Christmas, gifts and donations. The uncontrollables include rates, electricity, mortgage or rent payments. Groceries can be reduced by meal planning and less wastage. Savings can be made by taking your lunch instead of buying. Getting ideas from places like My Big Money Goal's Budget Boot-camp definitely helps.

This is only the first step in the process. The next step is the most important. You now need to track what you actually spend and compare it each week to what you have budgeted for. Without this vital step, you will have no idea if the figures you have in your budget are correct or relevant.

It also will point out things you just didn't think of, like when you go to the markets and buy some 'can't live without' knife set, or compass or bowl and you think... where do I put that in the budget?

Money management doesn't have to be hard or painful. Once mastered, it gives you a sense of control over your life. It helps create a buffer to allow the things life throws your way to be handled without stress. Imagine the warm and cosy feeling of knowing you have a few thousand dollars tucked away as your emergency fund.

The great part about learning how money actually works is you can literally save thousands of dollars by reducing waste, saving on fees and charges, reducing the amount of interest you pay the banks and ending up with far more money to enjoy life than you have ever had before.

That's what we do at My Big Money Goal. We teach people how to get control of their money, reduce their debt, pay off their homes fast and enjoy life more.

Once you have your money under control it is easy to start looking further by realising you can see the light at the end of the tunnel and there could be a way to have a comfortable retirement.

DEADLY SIN #2



Using credit cards when money is short.

This can feel like the only solution. The bank account is empty, there is a bill to pay, or the kids need something or worse still – your friends are going out to have fun and you have a dreadful sense of FOMO. Then out comes the dreaded credit card and before you know it, there is money owing.

You have every intention of fixing it on payday, and when the bill turns up you look at the balance, then look at the ‘minimum payment’ and you decide you can afford that. Bad news! This should be called the never-never payment plan, because you will never, never pay it back at that rate. Instead, you will pay 5 – 10 times more than the original cost.

But this isn’t the worst part – as dismal as that is. The worst part is now, not only do you still have no spare cash at the end of the week, you also now have another bill to pay at an enormous interest rate too.

Credit cards can be an amazing financial tool if used correctly. Just like fast cars, in the wrong or inexperienced hands, they can be totally dangerous. Let’s look at the way credit cards can be made into a powerful force of money management and debt reduction, and the traps you can fall into.

- 1** Always use a credit card alongside a well thought out budget or cash management plan. Using a credit card without tracking is fraught with danger. However, when used in the correct system you can really stretch your dollars further and actually save money!
- 2** When using your credit card, make sure you track your spending against your budget. This means you will never get to the end of the month and find you can’t repay the debt in full.
- 3** Ensure if you are using a credit card for your spending, that you don’t also spend the ‘spare money’ sitting in your account. The credit card bill needs to be paid, and if you spend your money twice you will stay in debt for a long, long time.





4 You should only be using a credit card and leaving your money in the bank if it is being used productively. Meaning if you aren't offsetting your cash against debt, like a mortgage, and then using the bank's money for free on the credit card, there is no real point to using a credit card.

5 Never use a credit card to stretch the budget, using money before you have it. Like any rubber band, it will eventually break, leaving you in more debt than you can afford.

Offsetting debt with cash and using a credit card is just one of the secrets to money management and fast debt reduction and creating wealth the banks don't teach you.

It is ludicrous that we don't teach financial basics at school. The basic points of money management, learnt early enough would save the years of financial pressure and stress that we have all gone through over the years. According to a survey by PWC – 2017 employee financial wellness - Less than 3% of people surveyed have never suffered from financial stress.

So much of this stress comes from the lack of money management and planning and the incorrect use of credit cards to stretch people's access to cash.

Over the past 17 years of teaching these skills, money management and debt reduction, I have seen thousands of people who have multiple credit cards all fully drawn and are constantly on the mouse wheel of debt with no end in sight.

There were almost 30 thousand bankruptcies registered in 2015-16 the highest number since the GFC in 2008-09. I would hate to think how many tears and sleepless nights went along with that.

Debt stress can be crippling, it wakes you in the middle of the night and you lay looking at the ceiling feeling overwhelmed with no end in sight. When you can see a light at the end of the tunnel it can often be some guy with a torch and a whole pile of bills. It has caused more divorces, mental breakdowns and suicides than any other source of stress. It rates up there in the top 3 – Death, ill-health, and financial stress.

If you are in a financial mess, or just have some credit card debt that has been hanging around It is time you actually did something about it before it gets out of hand, or something happens in your life that turns the not-so-great finances into a crisis, like the loss of a job, ill health, or a relationship break up.

Not getting into this position, learning money skills and wealth strategies is obviously the best option, however, people in this position often think they are doing things right. They avoid debt, pay cash for everything and save their money, and think because they aren't in trouble, and are accumulating money they don't need help.

Unfortunately, nothing could be further from the truth. I usually get to see these people between the ages of 50-55 when they are staring at the face of retirement and they have nowhere near enough to be comfortable. They realise almost too late that you can't save yourself rich because money devalues over time and the cost of living goes up.

The mistake they made was to fear debt. Debt isn't good or bad, it is just money borrowed. What is good or bad is what you do with it. Using debt to create wealth is a fantastic way to have it all. Lifestyle, security, retirement income and choices.

But that is a whole other topic.

If you would like to get control of your debt, reduce credit card interest or look at securing enough wealth to retire, it would be wise to talk to someone who has done exactly that.

DEADLY SIN #3

Interest-free isn't. Simple, easy, nothing more to say really.

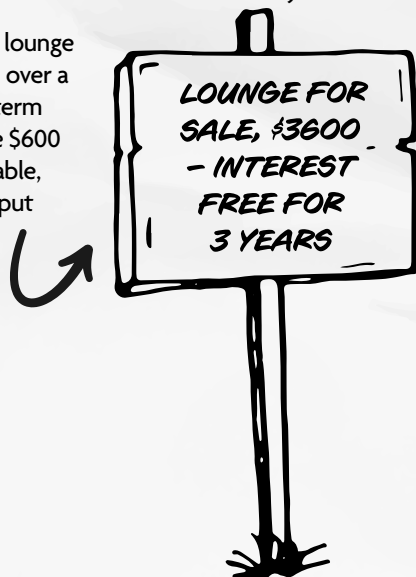
Sorry to burst your bubble, but there is no fairy flying around who drops down interest-free money for you to use. Seriously, do you really think there are companies who would lend you money to buy those luxuries like a new lounge, or bedroom suite because they are feeling great about life and want to share generously?

No, Interest-free is a marketing plan between a furniture company and a finance company to make more sales. It works like this:-

The furniture store has worked out most people don't save and then buy. Today people want instant gratification because over the years that is what we have been taught is the new 'normal'.

Businesses have come up with a great plan! If they prepay the interest to the finance company, they can add the cost of the interest to the item bought and still clear the same amount of money.

Meaning if a lounge costs \$3000, over a 3-year loan term there maybe \$600 interest payable, they simply put a sign-up :



In this case, the furniture store adds the interest payable to the price and has paid the interest component upfront to the finance company. You then pay the principal back over the period of the loan. If it isn't paid off by that point you will start to pay interest as well, usually at a very high rate, which is what the finance company is hoping for.

What about this sign:



Wow! People think. How good is that? And fall into another trap. This is a simple transaction with the finance company. Prepaying the interest on an 'interest only' loan period of three years. Again, the interest-only period is prepaid from the inflated price, and if you haven't paid it off in that period, which is what the finance company is hoping for, you will start to pay it off with more interest, usually at an exorbitant rate.

If you want to test this theory, just go to the furniture company and ask them for their cash rate, it will be – in this example at least \$600 cheaper, and they usually have their dropped rate on top – meaning the price usually has a negotiable discount, plus the interest saving.

So, try and avoid the 'interest-free fairy' and understand there is always interest paid on any money borrowed.

There are a few other traps to borrowing, for example:

Compound interest on borrowed money can make things so expensive. This is when you are paying interest on interest compounding. Take for example a credit card, if you are paying the minimum payment, the item you bought will be costing you so much more than it should have.

Buying a \$3000 lounge on a credit card and then paying it using minimum payments can mean it takes 10 years or more to pay it off, and you could end up paying more than \$10k for the item.

Compounding interest working for you, however, means if you actually save for an item and get paid a return on your savings, you may only have to save \$2500 to get the same item. The problem with that is we live in an instant gratification society so very few of us want to wait and plan for anything.

Once you have a decent money management program in place, and a bit of planning, it is amazing how this system seems to work to allow both, getting what you want now, and still actually getting ahead.

DEADLY SIN #4

Debt consolidation - it can be your best friend or worst enemy!

Debt consolidation, despite being used as a curse word for some people, is in reality a useful financial tool for the people who know how to use it.

These days, people take on all kinds of debt. Home loans, car loans, personal loans, credit cards, maybe even business loans. Even the most organised of debt reducers could end up developing a headache from the sheer amount of different debts they have - not to mention the various interest rates you must keep in mind!

What debt consolidation does is it allows you to take all those debts you already have and meld them into one. No more 18 per cent credit card with \$5,000, no more \$20,000, 10 per cent car loan.

Instead, you put all those debts into one big lump and repay it simply, easily and often at a lower interest rate.

This is where debt consolidation becomes either very helpful or downright dangerous.

If you consolidate your debts only to fall back into old habits, consolidation is going to do more harm than good. Consolidating debts eases high-interest debts (credit cards and personal loans in particular) and reduces them back down to more manageable interest rate levels through your home loan.

But if you then just build up your debt again with a new credit card or a new loan, you'll find yourself right back where you came from with nothing to show for it.

Credit cards don't have to work against financial security, so long as you know how to use them correctly - but irresponsible use and living the dream beyond your means results in nothing but heartbreak further down the line.

We believe that you shouldn't need to reduce your lifestyle with better organisation, but a big part of that is knowing when to stop spending!





AN EXAMPLE:

So, when does debt consolidation become helpful? Let's give you an example. Let's say you've consolidated

- a principal and interest home loan (\$300,000, \$2,000 per month),
- a car loan (\$20,000, \$533 per month) and
- a credit card (\$5,000, \$200 per month)

into one lump debt.

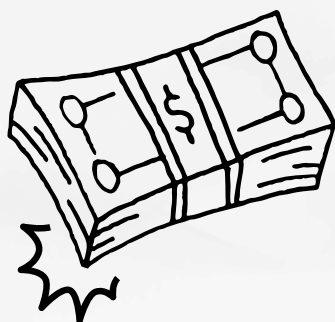
The home loan would take you 25 years to pay off, the car loan would take you five years and the credit card (if you didn't use it again) would take you two years and four months.

After consolidation, you have a debt of \$325,000 and let's say you are charged \$5,000 for the set-up costs.

Because you have wisely gone for an interest-only loan (5 per cent), you are now paying \$1,354 a month, instead of \$2,433.

That's a big difference right off the bat.

But for the sake of argument, let's keep those repayments the same as before and see what a difference it makes.



After 12 months, your debt is reduced to \$317,000. (already \$8,000 less)


In two years and four months, you will have paid off the car loan and credit card.

The total loan could be paid off in just under 12 years. Not 25 anymore, but 12.

Not only have you made your debt easier to manage, but you've also halved the amount of time it takes to pay it off!

Debt consolidation: not quite so evil after all, if you know what you're doing with it.

You can go straight to a bank or a good mortgage broker who can help with this. We can recommend a couple of good ones locally at the Sunshine Coast if you would like help.



DEADLY SIN #5

Not paying your home loan off in 5 years instead of 25!

Note: We are not Mortgage Brokers and don't assist with Debt consolidation – this is general information only and you should always discuss anything financial with a licensed professional.

Most people take one look at that statement and say IMPOSSIBLE!

However, it isn't, and it can be done. Mindset can hold you back. By thinking this can't be possible or at least not possible for you, often we will stop reading and move on.

Don't.

At least take the time to see if you can learn something different – after all Einstein once said, 'If you keep doing what you are doing, you will get more of what you have got.'

So, consider this. Even if you paid your mortgage off in 10 years or even 15 isn't it better than 25-30? Of course, it is. So, let's start with the mindset of 'reducing the number of years I am in debt for is possible', then we can see just how quickly you can do it.

Everyone starts from a different point, with different income and a different amount of debt so there isn't any cookie-cutter process and definite timeline. Everyone is different. I have seen people on tiny incomes do this really well and people on huge incomes fail.

It isn't how much you earn, but often the more you earn the more you spend. The thing I look at it is how much leakage and wastage you have, and how you actually do your banking. Let's look at these two things:

1 By leakage and wastage I mean, where is your money going that doesn't give you any pleasure, lifestyle or reward? This can be credit card interest or sneaky little amounts for subscriptions you are still having deducted even though you aren't using them and late fees, account keeping or admin charges for paying monthly. It can also be reviewing your insurance, your health cover and electricity to find extra dollars too.

2 It is all about how you do your banking. We are taught, often from a very young age to do our banking a standard way and it really is set up to make the banks the most money. Let me explain.

Most people do their banking like this. They have a couple of bank accounts. They often have a home loan, a car loan and a couple of credit cards, and even one of the dreaded 'interest-free' cards from a furniture purchase.



They bank their money into their bank account, then pay their loan payments, then their bills, they may try to transfer a little into a savings account to try to achieve that longed-for holiday, or to save for Christmas and then life starts. There are mountains of other things to pay for like groceries, fuel, rates, rego's, not to mention kids! By the end of the week, the account is empty, and you feel you have been working hard and getting nowhere... sound familiar?

We need to change the way you are doing your banking.

First of all, in an ideal situation, we should consolidate the credit cards and car loans into the home loan – remembering consolidation can be your best friend or your worst enemy – if you learn from the exercise and don't repeat the same mistakes, it can be your best friend. If you get back into the same situation in a year or so it can be your worst enemy as it means you will need to consolidate again and again using good equity for a bad purpose.

Once we consolidate the loans, we would then look at using some fast debt reduction tactics. Setting up an offset account or better still splitting the loan and having a portion as a line of credit is the beginning. Combine this with a cash management program, or a trackable budget that records what you are spending and compares it against what you budgeted for or planned to spend, and you are really on the way to success.

The added benefit of using a credit card for your spending, and paying it out in full on the due date – which means you are using the bank's money for free while your cash is sitting against debt reducing your interest is the magic sauce to increase your debt reduction and give you ultimate control over your money.

Is it easy? No, but with the right information, the right tools and the support of a wealth coach to keep it all on track – the sky is the limit.

I have seen debt reduction of \$30,000 - \$90,000 in a year using these simple techniques. The trick is to get your advice from someone who has experience in doing their banking this way. I have even taught people who have worked in the banks for years and they couldn't believe they hadn't worked it out for themselves. So if a bank employee can't get it, you shouldn't feel too bad about doing your banking the wrong way.

Reducing debt doesn't have to be a pain. It doesn't have to feel like you are missing out and it doesn't have to be hard. In fact, it is a bit like weight loss. If you have to go without and if it is hard – it won't last. It needs to be a change that is sustainable. It needs to be fun, and we do all of this with the intention of improving our lifestyle not decreasing it.

Might be worth having a chat about where you are starting from, and what you want to achieve. We change peoples' lives in 35 minutes. Make a time to see how we can help you.

STEP 1. – HAVE YOU GOT YOUR GOALS SET AND ARE THEY CRYSTAL CLEAR?

SOLUTION – LOOK AT CREATING YOUR 5 YEAR PLAN

Look at where you were 5 years ago and where you are now. Have you achieved what you want to achieve? If you had the same amount of change in the next 5 years would you be ecstatically happy, or extremely disappointed with your progress?

The only way to get something different... is to do something different. If you keep doing what you are doing... you will get more of what you have got.

Take the next step – set your '5-year plan' – today!

STEP 2. – HAVE YOU GOT YOUR MONEY AND LIFE ORGANISED?

SOLUTION – MY BIG MONEY GOAL. - MBMG GIVES YOU A SYSTEM!

'System' means...Save Your Self Time Energy & Money

My Big Money Goal has helped hundreds of people reach the goals they have set themselves with a common-sense approach to getting organized with their money and their life! Check it out today!

MY *Big*
MONEY
GOAL

Paint a new vision of your financial future

It's funny how, after any and every major change or event, things settle back into the new normal and life goes on.

There may have been major changes to cope with or there may have been very little disruption at all because everyone is different. However, what remains a constant is there is still a future, and it still needs a plan.

Remember the old saying 'There is nothing surer than Death and Taxes', it's true, but could be added to. There is also nothing surer than change, getting older, needing money, retirement and so on and so on.

After every big change, life certainly does go on, what we need to do is look at what we need to do now, or do differently to get the ship back on course, or set the sails in a new direction. It all starts with getting organised and a little planning.

Setting some clear goals or getting some focus is the first step. Planning how to get your money organised is the next. It may be to accumulate funds to allow for a safety net or buffer, or reduce debt to get rid of credit cards or pay off your mortgage faster. Then we can look to the future, how do we ensure we are secure or wealthy in the future, and finally how and when do we want to retire?

Big questions, and this is usually when we go into overwhelm and feel it's all too big and hard – so we go back to our Facebook scrolling or Netflix binge watching and leave it for another day to consider.

Good news... it isn't rocket science! What you need is a little help and some proven systems and frameworks that can help you create a masterplan for success, the rest is up to you. Are you ready to set your big money goal?



Two years of applying the My Big Money Goal principles helped Shannon and her husband purchase two investment properties and pay an extra \$25,000 off their mortgage ... with no change in their income!

"Before joining My Big Money Goal, we were just spending money, paying the bills, paying the mortgage and spending the rest and not having anything left and wondering where it was all going! But with the Budget App we have now we can see where it's all going, and it gets a little bit exciting to beat your goal, to save some more money and to put that off your mortgage"

-Shannon

In four years, Teresa and her husband have paid an additional \$150,000 off their mortgage and purchased two cars ... for CASH. My Big Money Goal shows you how you can do more with what you have.



Before I had no idea what I was spending our money on, there was a lot of wastage in my budget and that really became clear when I started My Big Money Goal. It's allowed us to reduce our spending in a lot of areas which has allowed us to pay down our mortgage.

- Teresa

STOP LETTING MONEY BE THE REASON YOU DON'T DO *big* THINGS

My Big Money Goal is an online program specifically designed to help you gain the money management skills and knowledge to empower you to change your own life.

WHAT'S INSIDE THE PROGRAM?

- ✦ **Weekly Modules of Mindset Shifting Content**
- ✦ **Habit building tools, tips, tricks and life-hacks**
- ✦ **Access to our Budgeting and Money Tracking app**
- ✦ **Live, 'Budget Bootcamp' Webinars**
- ✦ **Members Only Facebook Community**

You'll learn about things like setting up your banking correctly, how to get organised with your finances all the way through to saving money simply by stopping up all of your financial leaks.

Plus, you'll join a supportive community of like minded people who are all working towards their BIG money goals!

So, if you are sick of worrying about money, make a change today! Join us today and learn the tools of money mastery to help you achieve your BIG money goal.



ARE YOU READY TO TRANSFORM THE WAY YOU THINK ABOUT *money*?



My Big Money Goal is a revolutionary online program, designed to help you better understand your money. From getting out of debt through to investing in your future,

My Big Money Goal is here to help.

Call Claire today on
0429 237 474 to
book your personal
discovery session
via zoom or a face to face



my **5** YEAR plan

At My 5 Year Plan we specialise in helping you plot out your own course for financial freedom. Perhaps you're a first home buyer struggling to budget and save. Maybe you have a mortgage and are wondering if this really has to be the next 25 years of your life. Or maybe you're closer to retirement and don't know what you should be doing to secure your future. No matter where you're at, we're here to help you make your plan.

Book a FREE consultation today!

If you need a fresh set of eyes to help you reach your money, wealth and lifestyle goals book in for a complimentary 5 year plan session. In this session we'll help you uncover the areas of your financial life that need the most attention and equip you with some strategies for putting together a 5 year plan.

Book Now

Doing better financially isn't rocket science, it's mostly common sense. We can help you with:

- ✓ Setting a vision for where you want to be in 5 years.
- ✓ Budgeting, money management and lifestyle changes to help you get there.
- ✓ Uncovering myths and misconceptions you believe about money, banking and property.
- ✓ Strategies for doing more with what you already have while maximising your lifestyle.

Stuck saving for a house?



Sick of the mortgage treadmill?

Want to get ahead financially?

call us today on
07 5451 1080 or email
hello@mybigmoneygoal.com.au





Get into your own place sooner with Your First Home Co.



FREE EVENTS!

It's 100% OK that you're not an expert on buying your first home, after all, you've never done it before. Lucky for you, we are and we have!

1 Talk to an expert

Starting your journey by talking with an expert will help you set realistic goals and expectations. Where should you be looking, what budget should you be aiming for? More importantly, there are grants and incentives available that could save you thousands! Our experts are always free for a chat. Give Troy a call today on 5451 1080.

2 Make a plan

Buying your first home is a big deal. There are lots of things you'll have to do, from saving a deposit through to getting the keys, there's literally a billion things you'll have to do (ok, not actually literally). Having a plan to get you from deposit to moving in is essential! Our "First Home Buyers' Bootcamp" is a great way to start making your plan, so book your seat now via our website.

3 Get informed

We have compiled a some great info in our "**First Home Owner Buyer's Kit**", contact us to get your kit and get a free copy of our e-book. The kit is a box full of tools and education to help you get your first home faster and easier! To get your kit text your name, email address to Troy on **0427 202 462**.

What next? Get excited!

What are the things about owning your own home that make you excited? Having space for a veggie garden? Having a media room for your PS5? Room for your in-laws to stay? Getting a dog? Whatever it is, make sure that you have it clearly in your mind. That way, when the going gets tough, you'll be able to think about that thing to help keep you motivated and focused!

If you're thinking about buying your first home, your first call should be to the team at Your First Home Co. Let us help you turn your dream into your reality!



FIRST HOME BUYERS' BOOTCAMP

Ready to get on the property ladder?

STUFF YOU'LL LEARN:

- How to get the perfect loan
- How the first homeowner grant works
- The easy way to get you into your first home and into the market.
- PLUS: learn about the importance of budgeting, banking and mindset!



TO FIND EVENT DETAILS OR BOOK A SEAT AT ONE OF OUR FREE EVENTS, SCAN THE QR CODE, OR CALL 5451 1080

yourfirsthome.co/events

Book a time to catch up over a coffee (or a beer) to see when you can get into the market. It could be much sooner than you think!

Call Troy on 0427 202 462 or Sandy on 0458 937 300

yourfirsthome.co | 07 5451 1080

(the dynamic duo)



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www.mybigmoneygoal.com.au