

# Being time poor could be costing you thousands...



**Want to know how much your interest rate affects your monthly loan repayments?**



Ask us for our home loan interest repayment guide. You might just be surprised. Now that's worth a 30 second investment of your time.

Almost half of Australians could not recall the balance in their savings accounts leading up to Christmas.<sup>1</sup>

Debt and savings are always high on the list of concerns for Australians. Lenders tell us that customers are regularly logging into their accounts online, yet are still not sure of their account balances.

*One in seven borrowers fails to do any research before signing up for a home loan.<sup>2</sup>*

## So what can a lack of research cost you?

Heading down to your local branch without spending any time to research and signing up for the advertised standard variable rate can cost you much more than you realise.

A \$500,000 loan at a standard variable interest rate of 6.40% pa over a 30 year term will cost you \$625,910.64 in interest payments over the life of the loan. If you had the time to shop around and obtain a variable rate of 5.70% pa (which is possible at the moment) or even lower for fixed rate loans (just ask us), then you would only end up paying \$544,720.77 in interest over the life of the loan.

*That is a whopping saving of \$81,189!*

## The real issue is that we are all time poor.

We have on average just 30 minutes of leisure time per day!<sup>3</sup>

That is not a lot of time to put your feet up and enjoy life. The online world continues to blur the line between home and work and our leisure time is rapidly reducing.

**With that in mind it is not surprising that Aussies are letting some decisions slide - and not just the little decisions.**

## But I just don't have the time...

We understand that and that is why we are here to help with your research.

Invest 30 minutes of your available time for us to analyse your personal situation and what you are trying to achieve. This will save you many hours in the long run. **We** then do the research for you.

We have access to comparison tools to quickly and easily review rates and products across different lenders. We are familiar with the different products and **can make sure that we are comparing similar products with the features you actually need and want.**

We present you with a range of options, explain the different products and then you make the final decision. Even as experts in this industry we can spend up to 10 hours or more comparing finance for you and working out the correct structure for now and your future requirements - and we know what we are doing.

**Our role is to be YOUR finance research specialist and ensure you are not paying too much interest.**

Disclaimer: This article is generic in nature. All finance and investment decisions should be considered wisely and based on your personal and financial circumstances. Seek proper advice before committing to any course of investment action. This is not deemed as advice.

<sup>1</sup> Research conducted by St George Bank  
<sup>2</sup> Jeremy Cabral as quoted by Australian Broker Online  
<sup>3</sup> Australian Institute of Family Research - Time use report