



www.coastal-lending.com.au

PH: (02) 4396 9755



Check your home loan's health; why not think about debt consolidation!

Many Australians spend months getting their bodies into shape for summer, so why not spend some time getting your mortgage into shape as well?

Coastal Lending Services has the following tips to help have a happy and relaxed approach to your mortgage over the long term:

1. Reassess your personal budget

Think about any daily, weekly, monthly and annual cost you could remove, even seemingly insignificant costs such as takeaway coffees or snacks. Track your expenditure for a few weeks, you may be shocked at where your money goes and how quickly!

2. Review your loans, credit cards and any other debt

Visit a reputable mortgage broker along with a financial advisor to determine whether there are ways you can pay off your mortgage, personal loans and credit cards sooner, or in a more efficient way. To learn more about consolidating your debts contact *Coastal Lending Services*.

3. Less can really be more

Are you in a job that doesn't pay you what you are worth? Could you get one with better rewards? Are you driving a car when you could work or catch public transport? Do you neglect to maintain your car and end up consuming more fuel? Take charge of your needs, wants and spending patterns.

4. Get a free home loan health check

The Australian mortgage market changes regularly. There is still competition for your mortgage out there! You may be surprised at the different choices available to you, such as a home loan that is more suited to your budget, specific needs and potentially at a lower rate.

Contact *Coastal Lending Services* on 4396 9755 to book a free home loan health check.