

“1 Minute” Financial Health Check

Are you struggling to meet your “ <u>home loan</u> ” and other financial commitments?	YES
Would you like more money left over after making your loan commitments?	YES

If you answered YES to the above two questions take a minute to see if you would benefit by consolidating your loan commitments into one.

Complete the below table with all your current loan commitments. Include home loans, personal/car loans and credit cards.

Lender	Amount Outstanding	Repayments (monthly)
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
TOTALS	\$ (A)	\$ (B)

Now find the loan amount that is closest to your total amount outstanding (A) from the table below, then compare your total repayments (B) against what you might be paying if you where to consolidate all your loan commitments into one.

Loan Amount	Repayments(monthly)	Loan Amount	Repayments(monthly)
\$200,000	\$1,300	\$325,000	\$2,110
\$225,000	\$1,460	\$350,000	\$2,270
\$250,000	\$1,625	\$375,000	\$2,435
\$275,000	\$1,785	\$400,000	\$2,595
\$300,000	\$1,945	\$425,000	\$2,760

If you want to know more contact LadyBird HomeLoans on 1300 523 924

Disclaimer: The figures quoted herein represent a possible scenario and should not be interpreted as an offer of credit or as credit advice. Loan repayments quoted have been calculated on the basis of secured credit over a 30 year term at a comparison rate of 6.75%. This text may not reflect your individual financial position and you should consider whether it is appropriate for you.