



## Educate yourself on financial advice

Working out how to achieve your financial goals is easy and you don't have to earn a high income to do it. Whether you're looking to get your affairs in order, buy a house, start a family or prepare for retirement, seeking quality advice from a qualified financial expert can help you achieve your goals sooner, and with more confidence.

### **What is financial advice?**

Financial advice is about far more than just making money. It's about creating new opportunities to help you achieve whatever you desire in life. A financial planner can help you work out what's important to you. They'll help you develop a plan that aligns your financial decisions to your lifestyle goals.

Financial planners also know your priorities can change over time, as can economic conditions, legislation and investment markets. They can help re-focus your plan, and track your progress along the way whether you're starting out, building wealth or planning for retirement.

Seeking financial advice will help you identify solutions to important questions such as:

- Will I have enough income to live comfortably in retirement?
- Is my family protected should something unexpected happen - what do I need to know about life insurance?
- How can I make sure I have enough money to fund my children's schooling/education?
- How can I invest and structure my finances in the most tax effective way?
- How can I manage my debt and pay off my home sooner?
- How can I make my money work harder for me?
- What's the best structure to protect my investments and assets?
- How can I maximise my entitlement to government benefits, ?
- What about estate planning?

At its best, financial advice is an ongoing long-term partnership centred entirely on your goals. If you're weighing up whether financial advice is right for you, consider booking an initial complimentary obligation free appointment.

### **What should I expect at my first meeting?**

Your initial consultation with a financial planner will give you a chance to get to know each other.

Your financial planner will explain how their service works, and how it can work for you. You'll have the opportunity to talk about your current financial situation and your financial goals.

Some questions to consider before your first meeting:

- **Reflect on what you want in life.** Start with the next few years. Are there any changes you'd like to make, or things you'd like to do? What about 5, 10 or 25 years from now? Where do you want to live? What do you want to be doing?
- **Consider your attitude to money.** Are you a spender or a saver? A risk taker or someone who prefers more certainty? When it comes to spending and managing money, what do you enjoy and what keeps you awake at night?
- **Think about the financial issues you find most challenging.** Where do you think you could be making better decisions? What do you think you need to better understand?

Talk to your spouse or partner about these issues too. When you visit a financial planner, you'll want to discuss what it is you want to achieve together as well as your individual dreams.

### What to bring along

To help your financial planner gain a clearer understanding of your current finances and the services that could be right for you, a little preparation can go a long way. If possible, try to gather the following information before your first consultation:

- **Your income.** If it's easier, feel free to bring in tax documents, especially if you have income from multiple sources or you're self-employed.
- **Your assets.** Including property, superannuation, savings and investments.
- **Your budget.** Or an estimate of where your money goes each month, including your mortgage or rent, personal or business loans and credit card debt.
- **Insurance covers.** Especially life, disability and income protection policies, if you have them.
- **Questions.** In addition to a list of your short and long-term financial objectives, bring any questions or concerns you may have.

Your first meeting is informal so don't worry about gathering all the details. The important thing is to get started thinking about your financial future.



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