



**financial**  
INTEGRATION

**Personal Finance**

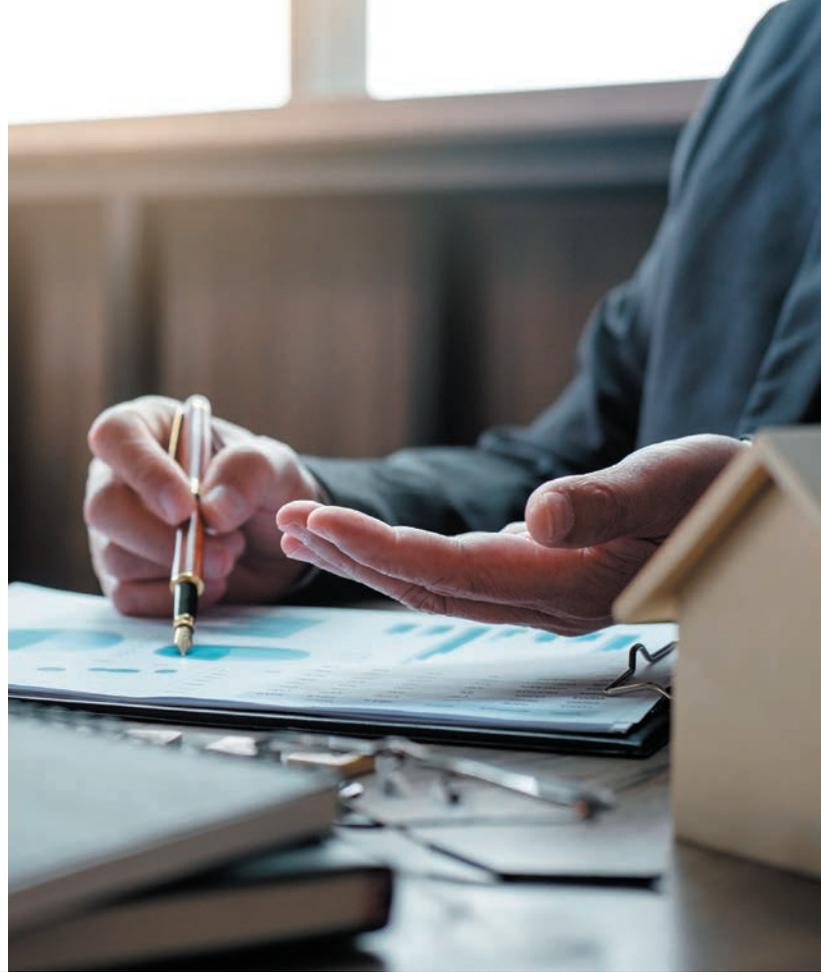
# Where do I Start and What Can I Do?

As a busy Fire Industry Professional you might be unsure and uncertain of the finance options available to you and struggle with time to get a start?

The path to financial fitness is like training for that an upcoming event.

Whatever your fitness goal is, you normally take 2 approaches.

1. You decide to go down a DIY program.
2. You recognise it is not your area of expertise and cannot do it yourself so you take on a personal trainer. They provide not just guidance but support along the way.



Whichever choice you make, you need to come up with a plan. Your plan will set a map for you to achieve your goal.

Financial fitness is no different. You may want to identify what you would like to achieve into the future or areas that can be better financially managed in your current situation.

At Financial Integration in conjunction with the NFIA we are committed to assist you achieve your goals



# How Will We do This?

As an established Finance Advice business of 16 years with over 75 years combined industry experience, we will personally undertake a Free Personal Financial Health Check and undertake an assessment of your personal position and review the following.

## **Income and Budget Plan**

Does your income meets my living expenses and payments? We will work through a personal living expense budget with you.

## **Debt Plan**

Is your debt structured in the best possible way? Do I have the right mix of personal and investment debt? Do you have a strategy to eliminate my personal debt in the shortest possible time? Is your home used as security for other loans and how can you work towards removing it.



# What Can I Borrow?

**Based on your income, expenses and other payments right now, how much are you able to borrow? What is needed for you to achieve your maximum borrowing capacity so you meet your goals and objectives now and into the future?**



# Following our meeting

We Will Provide at No Cost to You the Following

A summary covering your needs and objectives.

A finance recommendation.

Your personalised living expense budget

Details on obtaining a copy of your Free Credit Score and Detailed Credit report

Where required, arrange for a pre-approval to give you certainty when looking to purchase.

And as an additional service, we can provide you with a Property Appraisal Report on your current home or investment property as well as any future properties you may be interested in purchasing and financing.





**“We will work with you personally to get you to where you want to be, not just now but by establishing a required path to achieve your future goals”**

## Ready to take the next step?

Get in touch with us to book your consultation and get the ball rolling for your personal financial check up.

**BOOK NOW**

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## Contact us

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