

#toucanyoucan

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TOUCAN FINANCE

Finance your way. www.toucanfinance.com

SPRING ISSUE

Welcome to our quarterly newsletter.

We hope to keep you up to date with some of the topics that are creating interest in the Finance Broking sector.

Please contact us if you have any questions and if we can assist you with any of your finance needs.

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STATE OF THE RATE...

Shrug of those Winter Blues, Spring is in the air!

And while the Reserve Bank has kept rates on hold, pressure on funding has seen Westpac be the first bank to raise rates, Suncorp and Adelaide Bank have followed

See this article on the latest news:

<http://www.abc.net.au/news/2018-08-31/rate-rises-roll-out-as-suncorp-and-adelaide-bank-follow-westpac/10187804>



So with some Interest rates rising is it time to secure a good deal?

-there are plenty of good offers and refinancing deals around

#askmehow

BUDGETS AND PLANNING

How do you rate with your budgeting? Maybe you are like the majority that find it difficult to stick to a budget and generally spend more than they would like.

There are plenty of sites and information available to work on your spending offering ways to get and keep on track.

To start with writing down everything you spend each day is a good start! You will see where all the small costs go and then how they add up over time. From this you can prioritise what is important and where to cut back. .

01

Don't forget annual expenses like Christmas. It is easy to overspend in the festive season when emotion is high, only to be left with a credit card debt in March the next year. Take some time to start putting an amount away each pay now, .

02

So being aware of your commitments and income are paramount in good financial management. Review annual expenses and shop around for the best deal. If you don't have time use a broker that specialises in that area to get the comparable options for you.



EXTRA COSTS FOR SCHOOL FEES?

Our lives are punctuated with different stages that put different pressures on our finances. Once your kids are starting school, there are probably two salaries to boost the family income. Plan for school fees and expenses as part of this period.

If refinancing your current loans, discuss the options available to assist with school fees. For long term financial advice we can refer you to one of our recommended Financial advisors.



If you need to upgrade your car, speak to us about Car Finance!

Save even more by doing your finance before you negotiate with the dealer. We are able to give you a comparison of rates from several lenders without impacting your credit file.

