

Customer Conversations

Tips to help reduce the cost of living

REFINANCING YOUR EXISTING HOME LOAN

There may be other lenders or your existing provider that can offer you a better interest rate that will reduce your current repayments. Whether you are an existing customer or seeking credit advice we can assist you. Our mortgage brokers understand the process required explore the options for you.

REPAYMENT PAUSE

Tassie can assist with negotiations with your existing lender to have a temporary halt to your repayments whilst you work through your next steps. If you have had a change of your personal circumstances, many lenders will be sympathetic and can offer this service to you. Get the team at Tassie on your side.

Let the team at Tassie advocate on your behalf to provide some breathing space while you plan your next steps

LOAN TERM EXTENSION AND DEBT CONSOLIDATION

Extend your loan term: Certain lenders may consider the extension of loan term which will lower your monthly repayments, however this add to the overall long term value of the debt.

Debt consolidation: Consolidation of personal loans, credit card debt or tax debt can reduce the overall debt burden and will likely improve your of the cost of living.

CREATE A BUDGET

A thorough review of your expenses can help identify areas to cut costs. By distinguishing between needs and wants, you can commit your income to essential expenses and set a budget that supports your financial goals.

SUPPORT SERVICES

For additional information and support, individuals are encouraged to visit the National Debt Helpline at 1800 007 007.

Contact Way Forward as registered charity supporting Australians to manage debt. (wayforward.org.au)

Mental health support is also available through LifeLine at (13 11 14) or Beyond Blue (1300 224 636).



Visit us at tassiehomeloans.com.au or call 1800 672 198