



Cashflow Mastery Checklist

- I have called my current bank to ask for the sharpest possible interest rate and to waive my annual fee (and threatened to dump them if they don't give me their best offer!)
- Are you aware that refinancing extends your loan term back out to 30 years?
- I have a strategy to repay my loan as fast as possible
- I am aware of the costs and fees to refinance my loan to another lender
- Have you updated your Wills & Estate Plan since you purchased your property?
- I have a clear financial plan with updated personal insurances
- I have reviewed my home, contents, car and health insurances to ensure I save more money
- I know my monthly budget: income, savings target, expenses and rainy day money
- I have a budgeting tool or tracker that helps me control my finances
- Looking ahead, I know what assets I need to retire comfortably

TOTAL

How did you go? Rate yourself:

0 - 3 points

Go directly to Jail. Do not pass Go. Do not collect \$200! Let's talk about your game plan and see where you can improve your money management techniques.

4 - 7 points

You're on the journey to money mastery and you have areas to focus on to out more cash in your account.

Think of this like your school report which said "has potential but needs to apply him/herself to achieve their full potential"! We can help you get with a game plan to take control of your financial position

8 - 10 points

You must have played Monopoly as a child! You are doing great and let's find out how you can pay off your loan ASAP and get those Title Deeds in your hands faster.

Need help?

Call Atelier Wealth on **1300 394 055** or email us at hello@atelierwealth.com.au