



**Approved Financial Consulting Pty Ltd**  
A.C.N 106 051 389  
Ph: 1300 761 957  
Fax: 1300 761 958  
Mobile: 0418 872 043  
Email: admin@approvedfinance.com.au  
Web: www.approvedfinance.com.au



Craig Mills Lisa Inness Peter Zischke Laurie Lynch

Welcome to the Autumn edition of Finance Matters Newsletter. The past three months have flown by, and with the festive season well and truly behind us, it may be time for a reality check on what was actually spent.

Our article on freeing yourself from debt will give you some ideas on how we can assist you achieve your financial goals. Should you wish to discuss your options of checking and consolidating your debts, please give us a call. We are always here to ensure you receive professional guidance and advice.

On that note, I would like to highlight the difference using our services as opposed to "leaving it to the bank" made to one of our valued clients recently. The client decided to sell one of their properties, and felt they did not want to bother us over the Christmas period. Unfortunately they contacted the bank directly, which resulted in a \$2000 exit fee. The bank simply discharged the mortgage, closing the loan down in full which triggered the fee. Should our client have contacted us, we could have arranged for an adjustment on existing loans, avoiding the fee altogether.

So please always contact us about anything regarding your finances. You are our priority and we want to ensure you are being looked after.

This issue you have a chance to win a trip to New Zealand for simply referring someone to us. Details of how to enter can be found on the inside back cover. As always, we appreciate your referrals and would like to thank you.

We hope you enjoy this edition of Finance Matters Newsletter. If you know of anyone who would like to receive a copy including family and friends, please do not hesitate to let us know.

Kind Regards,

Craig Mills C Dec  
Managing Director



FOR ALL YOUR LENDING NEEDS

The right advice, combined with the right funding, can make the difference between realising an opportunity and missing out on it. Your financial circumstances are in some way, great or small, unlike anybody else's. So any funding structure should reflect this fact. The finance should be made to fit you, not vice versa. This approach is what separates brokers from bankers. And it's a fundamental one.

# FINANCE MATTERS

Autumn Issue, 2006 NEWSLETTER

## What is financial literacy?

## Battling Fuel Costs?

## Debt Consolidation

## WIN! A Taste of New Zealand



**Approved Financial Consulting Pty Ltd**  
A.C.N 106 051 389  
Ph: 1300 761 957  
Fax: 1300 761 958  
Mobile: 0418 872 043  
Email: admin@approvedfinance.com.au  
Web: www.approvedfinance.com.au