



Louise: Hi everyone! It's Louise from The Property Education Company. Thank you so much for checking in with us.

We were excited last week because we won the Connective Excellence Award for Empowering Women. So that was pretty exciting. We appreciate your support and the team is always here ready to help. It's the middle of November and I thought we should address the big elephant in the room -- the rising interest rates.

So just note that this is general information. If you really want help, we'd love you to book a time and talk to us. It's good to get someone professional to review your circumstance than worry alone. Always call us, please.

Here's our beautiful team: Penny, Caitlin, Melissa, Mary, and James. They're all ready and keen to help you. So don't hesitate to reach out, we'd love to talk to you.

Now first up, you could review your rates. Now, we review your rates, all clients of ours, every six months, sometimes sooner, depending on your circumstances. And there are heaps and heaps of different offers out there in the market at the moment. We can help you find a solution that is right for your needs.

You might want to extend the term of your loan. That can be a possibility, but notice that that can affect the amount of interest you pay over the longer term. But if you're feeling the pinch now, these are possibilities that are open to you. And also, you can possibly create a buffer account that might help you if you've got some equity and you want some wiggle room.

So just note that you don't need to do it alone. There are several possibilities. We want you to reach out and talk to us. That's the main thing.

Secondly, yes, curb your spending or increase your income. Leave the cart or abandon the cart, that's what they call it in marketing, the abandoned cart sequence. Leave whatever item it is you think you want in it for 24 hours.

Try to take your own lunch and coffee. Recycling -- I've been saving by putting items on Gumtree recently to just clean some stuff. It's great. It makes you feel so much better. And please try not to waste money on the lotto. Your odds are so slim. It's insane.

So let's think about ways you can actually do daily. It's amazing how people say, "I will never be able to afford something" and then I look at their spending habits for the last three months and you can circle it yourself, all the things that are discretionary and things that you didn't need to spend. So have a good look. But if you want some help, make sure you call us.

If you're feeling absolutely desperate, consider whether selling your home is the right option for you. Seek advice from a financial planner or your accountant. It may be really hard to get back in the market because you waste such a lot of money on stamp duty and things getting in and out of the property. So you may consider renting out your home.

Always call us, don't do this alone when you make those decisions. Never feel under too much pressure. We're here to support you. And always ask yourself, and this is a great question by the gorgeous James Clear, author of Atomic Habits, "Aside from my thoughts, am I okay?" So, please book a time. We'd love to speak to you and help you. Have a great week.

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