



# Managing Your Cashflow Effectively

## QUESTIONS

1. Do you have a documented budget?
2. Do you regularly monitor that budget?
3. Are you regularly spending more than you earn?
4. Is any surplus cash directed into income producing investments?
5. Have all of your loans (mortgage, car, personal) been consolidated so that you pay as little interest/fees as possible?
6. Have you got two or more bank accounts & credit cards?
7. Do you need an injection of cash for future (lifestyle) events e.g. tertiary education fees, weddings, travel, etc?



Call Us (08) 9349 2700