

# You may already have what it takes to be a good property investor...

*and it's not necessarily a six figure salary!*



**Did you know that your skill and experience in managing a tight budget could make you a better property investor than some big spending high income earners?**

We often meet people who are hooked on the good life: living in expensive suburbs, fancy cars, frequent dining out and overseas holidays. You'd be surprised however, at how many don't have adequate savings for retirement or redundancy, let alone a solid investment plan.

Income earners on five figure salaries are often the ones who knuckle down and save. Careful budgeting and discipline, coupled with motivation, are very important attributes of successful property investors. If you have had good practice stretching your dollar further and living within your means, you might already have what it takes.

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## ***Low to medium income earners also often have a more realistic view of investment risk.***

They know they need to do something to get a better financial future. Many people are scared to invest in property because they just don't like having debt. That's a fair call... but you can reduce your risk.

Will you be part of the 20% of Australians who invest to secure their financial future OR will you be in the 80% who will need to rely on some form of government support at retirement?

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## ***To make changes you have to act.***

### **Today:**

- Interest rates are at an all-time low.
- Property is considered on the upside.
- Financial institutions are keen to lend to investors.

Spring is approaching - traditionally a period when there are more properties advertised for sale. It is also sometimes easier to obtain an investment loan than your first home loan.