

TERRITORY BUILDERS



Get advice on best strategy to buy a home



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SAVING a deposit for that elusive first home can seem a daunting task at the outset. In recent years lenders have tightened loan requirements, in some instances increasing the deposit size above the standard 20 per cent or increasing the cost of borrowing. But there are a few things you can do to focus on the task of getting into your first home. The best starting point would be getting some professional advice before you take the plunge. The role of a financial planner is to do just that – plan

your finances – so it may be the best starting point depending on your personal circumstance. Paul Betti, the founder and executive director of Australian Financial Advisers in Darwin, said he sees many first home buyers who don't know where to start and how much they are going to need. "Our role as financial advisers is to sit down with them and tailor a customer solution to their needs," he said. "We for example, can help them draw up a budget so they know exactly where they spend their money. "We can show how to put aside an appropriate amount that over the right time frame will achieve the deposit that they seek. "Knowing where your money goes can help you

identify areas where you can save," he said. Mr Betti (pictured) said starting to save for next year's Christmas presents was a smart idea. "Putting aside just small amounts through Christmas clubs might sound silly – but it actually works in a world where we live on credit," he said. "Human beings have mastered the art of the spending and the formula they apply is household expenditure in some people's minds equals the gross accessible income one can earn from one pay period to the next, less tax payable, plus all the credit cards you get your hands on. "Which is a recipe for financial disaster."

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