

### The Rate

What's The Lowest Home Loan Rate?

2.25% p.a.

Switch To A Lower Rate

Download our worksheet: Negotiating with your bank.

Work on a higher rate

Make repayments at a higher rate than you need to

Rate isn't everything but it's a great place to start. Make sure you don't sacrifice other important features just for rate.

### Repayments

Make repayments at a higher rate

Make more frequent repayments

Pay it off quickly

Make your first repayment before it is due

### The things to DO

Make your home loan your KEY financial product

Hit the principal early

Use your equity

Get your credit report

Shop around and make sure your lender knows it

### What A Difference!



Getting that mortgage monkey off your back will set you up for a millionaire lifestyle. On the average Australian home loan you will pay nearly \$500,000 in interest!

At MaxiLife we can help you half that!

### Education

Educate yourself about the home loan market.

Know what you need

Does your trade or profession get a discount?

Don't be afraid of small lenders

Shop around and make sure your lender knows it

Don't forget about your mortgage

The more you know about what you need and what is out there the better you will be.

### Bells and Whistles

Consolidate your debts

Split your loan

Run an offset account

Make sure your loan is portable

### DON'T

Fall for the honeymoon rate

Use bridging finance

### Things to remember

Pay all your fees and charges up-front

Hit the principal early

Skimp on the luxuries

Little amounts add up over time

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Page 1 of 1.

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