

FINANCIAL ADVICE

FOR YOUNG FAMILIES



SORT YOUR FINANCIAL LIFE

www.fsgwm.com.au

CREATE YOUR FUTURE WITH CONFIDENCE



Are you struggling to take action or not confident with your money? Planning to start or grow your family?

Or are you a young family struggling with:

- The decision to return to work? Part time or full time? What's best for your family?
- Earning good money but don't know where it's going or why you are not getting ahead?
- Paying down debt only to go backwards again
- Finding the time to set goals and lay down solid financial foundations
- Providing for your little crew, enjoying life's pleasures while trying to getting ahead



Whether it's getting ahead early, seeing what's out there, growing your family, creating your dream home or lifestyle or enjoying more of the special moments, it is our mission to help you do MORE of what you LOVE.

– FINANCIAL FOUNDATIONS –

Personal Insurance Protection

Budgeting & Money Management

Superannuation

Goals & Ambitions



Investing for the future

Lifestyle Values

The key financial foundations

GOALS AND VALUES



It is important to define your core values to ensure that your goals are aligned with your values, otherwise, you may be no happier or satisfied in life by achieving some of your goals. Consider if you and your partner share similar core values and use this discussion to plan your most magnificent life!

GET A WILL..

Got a house? Got kids? Get a will. Sounds simple – but if you have young kids, and family overseas or interstate – you need to consider who will be their guardians if anything happens.

BUDGETING, CASHFLOW AND MONEY MANAGEMENT

Good budgeting and money management help you make smarter, more confident decisions with your money. Studies prove financial stress puts the most strain on relationships. A solid foundation helps you to enjoy life without the chains of money worries holding you back.



The 'AAAASSSA' philosophy is powerful; covering money management from start to end.

Acceptance that budgets are not evil. **Awareness** of what's coming in and what's going out. **Alignment** of your goals & values to your budget. **Adjustment** of your current savings/spending habits to get the balance right. **Structure** to keep the plan on track and hold you comfortably accountable. A **System** in place to make sure the whole thing runs like clockwork. **Separate** accounts to ensure we know our guilt-free spending account from our bills account. **Automate** to reduce time wasted doing online transfers and getting decision fatigue.

PERSONAL PROTECTION PLAN

"We've walked a mile in your shoes"



Kids, debt, education, the challenges of getting ahead. Making sure you have the right personal insurance protection ensures your income, lifestyle, and family are NUMBER ONE and your dreams are never compromised

Centrelink Disability Pension is less than \$1000 a fortnight. Is this enough to look after you or your family long-term?

SUPERANNUATION

Are you in a low cost or expensive super fund?

Have you set up your investment profile to make your money work harder for you?

Did you know some insurance cover can be funded via super?

INVESTMENT FUNDAMENTALS

Start small, start slow, start NOW – Successful long-term investing is actually boring. Sexy sells, but investing SHOULD be boring. Given so much of our financial independence revolves around our habits, not what we invest in, starting now is key. The BIGGEST advantage in your 20s and 30s is TIME. TIME trumps all when it comes to the power of compound interest.

WE LIVE AND BREATHE
YOUR CHALLENGES



Hi, I'm Dylan. Dad. Friend. Adviser.

I help young couples and families make sense of their money and clearly define what they want out of life. I have three beautiful children, Evan, Ariana, and Indie. They mean the world to me.

Like you, I am working hard to create a secure financial future for my family. I am lucky enough to have a big second family - my clients. I am passionate about being by their side; celebrating their achievements and also feeling their pain during challenging times. Most of all, I am just like you. I find it hard sometimes. The juggles, struggles and chaotic weeks. For me it is all about enjoying the life we want to live without the shackles of money worries.

Feel so good 

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