



Debt Consolidation

We can help

Instead of juggling several different loans, you may want to consider consolidating your debt into one personal loan. One of the easiest and most effective ways to manage your cash flow and reduce your debt is to consolidate your various loans, lines of credit and credit card balances into a single loan with a set repayment schedule. By consolidating debt, you could save on interest costs, have just one payment to make, and you may find it easier to pay off your debt more quickly.

Advantages of debt consolidation:

- You will save money because the interest rate and monthly fees are lower than many credit cards and hire purchase schemes.
- You only have one single repayment, saving you time.
- You can usually pay off your total debt faster.
- It's much easier to avoid late payment fees.
- You can choose either fixed or variable interest rates, so you can plan for repayments more easily.
- It could help improve your credit rating.
- Leveraging – you may be able to leverage the equity in your home to save even more on your interest rate.

Get started

A consolidated personal loan could be your path to a brighter future, faster. If you're looking to get your financial future sorted, then speak to me today. We've got lots of options up our sleeves, and we're here to help.

Vanessa Kupsch DipFMBM

Finance Consultant

Mobile 0408 035 358

P O Box 2016, Edithvale, Victoria 3196

Vanessa Kupsch is a Credit Representative

(Credit Representative Number 459736)

of BLSSA Pty Ltd (Australian Credit Licence No. 391237)

 **Mortgage
Express**