



Budget



+ wealth + security

Booster

July 2011

A second chance for your New Year's financial resolutions

Did you make a financial New Year's resolution last year that you haven't gotten around to yet? The great news is, you have a second chance! 1 July 2011 marks the start of the 2011/12 financial year and you still have a chance to fulfil on last financial year's promises.

How will you spend your tax refund?

A tax refund can be a nice surprise and a kick start to you achieving your financial goals. If you receive a refund, be sure to speak with a financial adviser on ways in which you can invest your refund.

Didn't claim a tax deduction for income protection last year?

Income Protection is not only a great way to ensure you and your family are protected in the case of sickness or accident. It can also provide the added benefit of giving you a tax deduction for premiums paid on an income protection policy.

Planning a holiday or home renovations in the future?

Major expenses require planning, and there's no better way to ensure you achieve your goals than by sitting down and working through your personal budget. You should make sure you have sufficient funds for your future purchases.

Find yourself with multiple superannuation accounts?

Many Australians have multiple superannuation accounts due to changing jobs throughout their career. This could mean paying multiple fees and charges. By consolidating your superannuation, you could continue to contribute to your retirement in a more cost effective manner.

The festive season isn't far away

Many of us find the festive season an expensive one, so don't get caught out, sit down and complete a budget planner today to ensure you are well prepared for December.

Your financial adviser can assist you in fulfilling your New Year financial resolutions. Don't wait until 2012 to get organised, make sure you contact them today to make an appointment and discuss how they can help you.

Source | Colonial First State

Your local adviser office is located at:

SDE Accountants

Building Better Business

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