

4 Steps to Kickstart Your Financial Health in 2025 - Natloans

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4 Steps to Kickstart Your Financial Health in 2025

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

As the new year begins, many of us set personal and professional goals. But how often do we include financial health in those plans? January is the perfect time to assess your finances and set yourself up for a strong year ahead.

A financial health check can uncover opportunities to save money, reduce debt, and improve your financial wellbeing. Here are four essential steps to start 2025 on the right financial footing:

1. Organise and Consolidate Your Personal Debts

If you're juggling multiple debts, such as credit cards, personal loans, or other liabilities, you might be paying more than you need to in interest and fees. Debt consolidation can combine multiple debts into a single loan with one manageable repayment.

This strategy not only simplifies your finances but could also save you money by securing a lower interest rate or extending your repayment term. It's a smart way to reduce financial stress and free up cash flow.

Tip: Work with our Natloans team to assess your current debts and identify consolidation options tailored to your situation.

2. Review Your Home Loan Rate

Your home loan is likely one of your largest financial commitments, so ensuring you're on a competitive interest rate is crucial. Even a small rate reduction can result in significant savings over time. A home loan health check compares your current rate and loan structure with what's available in the market.

This review can identify opportunities to refinance, switch to a more suitable loan product, or adjust your repayment strategy.

Tip: The Natloans team conduct regular home loan reviews – every 12 months – as an ongoing service to ensure your loan keeps up with changing market conditions.

3. Check Your Car Loan Rate or Plan Your Upgrade

Your car loan might not seem like a priority, but even small changes in interest rates can impact your repayments. Reviewing your car loan ensures you're not overpaying or missing out on better terms. If 2025 is the year you're planning to upgrade your car, now's the time to start exploring financing options. A broker can help you secure a competitive rate and navigate the paperwork, so you can focus on choosing your dream vehicle.

Tip: Don't wait until your current loan term ends – refinancing or upgrading earlier can often work to your advantage.

4. Protect Your Future with an Insurance Review

When was the last time you reviewed your insurance policies? Ensuring adequate coverage for your business, life, and income is critical to safeguarding your financial wellbeing. A professional insurance broker can assess your current policies, identify gaps in coverage, and recommend more competitive or comprehensive options. This ensures you're fully protected against unforeseen events, without overpaying for insurance you don't need.

Tip: Our specialist insurance broking and financial planning partners schedule annual insurance reviews to keep your policies up to date with changes in your life, business, or financial goals.

Why a Financial Health Check Matters

A financial health check is more than just a "money makeover." It's a proactive step toward achieving your goals, reducing financial stress, and building a secure future. Taking action in January sets the tone for the rest of the year, giving you confidence and control over your finances.

Start 2025 with Natloans by Your Side

At Natloans, we're here to guide you through every step of your financial journey. Whether it's consolidating debts, refinancing your home loan, securing a competitive car loan, or reviewing your insurance, our team of experts is ready to help.

Get in touch today for personalised advice and solutions tailored to your needs. Let's make 2025 your strongest financial year yet! Contact us now to book your financial health check: 1300 955 791.

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