

New Financial Year Finance Health Check: 6 Smart Money Moves Every Australian Should Make in 2026 - Natloans

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New Financial Year Finance Health Check: 6 Smart Money Moves Every Australian Should Make in 2026

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

The start of a new financial year is more than just tax time, it's an opportunity to review your lending and put yourself in a stronger financial position for the year ahead.

Whether you're hoping to buy your first home, refinance your mortgage, upgrade your car, consolidate debts or grow your business, a simple financial health check can help ensure you're making the most of your opportunities.

For more than 15 years, Natloans has helped over 10,000 Australians compare finance from more than 50 lenders, backed by more than 900 five-star Google reviews and recognised as Best Finance Brokerage (Office) – Victoria & Tasmania, Better Business Awards 2026.

Here are six practical ways to start the new financial year on the right foot.

1. Review Your Home Loan

Many Australians remain on the same home loan for years without checking whether it still suits their circumstances.

Over time, interest rates, lender policies and loan features change. Even if you secured a competitive deal several years ago, new products may now offer better value or greater flexibility.

A home loan review may help you:

Reduce your interest rate

Lower your monthly repayments

Access useful features such as offset or redraw facilities

Shorten the life of your loan

Unlock equity for future goals

Even a modest reduction in your interest rate can result in substantial savings over the life of your mortgage. If you haven't reviewed your home loan recently, the beginning of the financial year is an ideal time to do so.

Ready to review your home loan? Speak with one of the experienced finance brokers at Natloans today.

2. Consolidate Existing Debts

If you're juggling several repayments across credit cards, personal loans or vehicle finance, managing multiple due dates can quickly become stressful.

Debt consolidation combines eligible debts into one loan, potentially making your finances easier to manage. Depending on your circumstances, consolidating debts may help you:

Simplify your repayments

Improve monthly cash flow

Reduce financial stress

Potentially lower overall interest costs

Create a clearer pathway towards becoming debt free

Debt consolidation isn't the right solution for everyone, but reviewing your current lending structure can help determine whether better options are available.

3. Check Whether You're Paying Too Much for Car Finance

Car finance is another area that many borrowers overlook. Whether you purchased your vehicle through a dealership, financed it several years ago or are planning to upgrade, it's worth reviewing your options before committing to your next loan.

Natloans can assist with finance for new cars, used vehicles, private sales, electric vehicles, commercial vehicles, business fleets, motorcycles, caravans and boats or leisure assets.

With access to a broad panel of lenders, we compare multiple options to help find finance that suits your needs and budget. If you're thinking about upgrading your vehicle this year, getting pre-approved can also make the buying process faster and more straightforward.

4. Make Better Use of Your Home Equity

Property owners are often surprised by how much equity they've accumulated over time. Home equity represents the difference between your property's value and the amount remaining on your mortgage.

Depending on your circumstances, available equity may be used to:

Renovate your home

Purchase an investment property

Consolidate existing debts

Fund business growth

Assist with major life expenses

Before making any decisions, it's worth speaking with an experienced finance broker to understand what options may be available. Every situation is different, and understanding your borrowing capacity is the first step.

5. Prepare Early for Your Next Property Purchase

Spring is traditionally one of Australia's busiest periods for buying and selling property. Preparing your finances during July means you'll be ready to move quickly when opportunities arise later in the year.

Early preparation can include:

Checking your borrowing capacity

Reviewing your credit history

Organising supporting documents

Obtaining home loan pre-approval

Understanding your deposit requirements

Whether you're a first home buyer, upgrading your family home or investing, preparation can make the entire process significantly smoother.

6. Let a Finance Broker Compare the Market for You

One of the biggest advantages of working with a finance broker is choice. Instead of approaching one lender at a time, a broker can compare products from a wide range of financial institutions, helping you find a solution that aligns with your goals.

At Natloans, we assist clients with home loans, first home buyer loans, investment loans, refinancing, debt consolidation, car loans, asset finance, personal loans, business loans, commercial lending, SMSF lending and equipment finance.

Having access to more lenders means more opportunities to find competitive solutions tailored to your circumstances.

Why the New Financial Year Is the Best Time to Review Your Finances

For many Australians, July represents a fresh start. Tax returns are being prepared, financial goals are being reassessed and many households begin planning for the remainder of the year.

Rather than waiting until circumstances force a review, taking a proactive approach now can place you in a stronger financial position for the months ahead.

A finance health check doesn't necessarily mean changing your loans, it means understanding whether your current arrangements are still the best fit for your lifestyle and future goals. Sometimes the biggest financial wins come from making small improvements before they become urgent.

Start the Financial Year with Confidence

Whether you're purchasing your first home, refinancing your mortgage, financing a vehicle, consolidating debts or exploring business lending, the experienced team at Natloans is here to help.

Clients benefit from:

Award-winning service – Best Finance Brokerage (Office), Victoria & Tasmania, Better Business Awards 2026

More than 900 five-star Google reviews

Access to more than 50 lenders

Over 10,000 happy clients assisted

The right finance strategy can make a significant difference over the life of your loan. Start the new financial year with confidence by booking your FREE 15-minute consultation today here or call 1300 955 791 to speak with one of our experienced finance specialists.

Frequently Asked Questions

How often should I review my home loan?

As a general guide, it's worth reviewing your home loan every 12 to 24 months or whenever your financial circumstances change. Interest rates, lender policies and loan products can change over time, so a regular review helps ensure your loan remains competitive.

Can refinancing save me money?

Depending on your circumstances, refinancing may reduce your interest rate, lower repayments, improve loan features or help consolidate other debts. Savings will vary between borrowers.

Is debt consolidation right for everyone?

Not necessarily. Debt consolidation depends on your financial situation and objectives. Speaking with an experienced finance broker can help determine whether it's an appropriate strategy for you.

Why use a finance broker instead of going directly to a bank?

A finance broker can compare products from multiple lenders, explain different loan options and help guide you through the application process. This can save time and help you make a more informed decision.

General Information

The information contained in this article is general in nature and does not take into account your personal objectives, financial situation or needs. Before acting on any information, you should consider whether it is appropriate for your circumstances and seek professional advice where required.

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