



# 7 Shockingly Simple Strategies to Fast- Track Your Mortgage and Achieve Financial Freedom Sooner...

(#4 Will Blow Your Mind With How Simple it is!  
Anyone Can Do It...)

**You Could Be Living Your Daydream!**

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*Daydream*  
HOME LOANS

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## Strategy #1 - Refinancing to a Lower Rate – The Smart Move That Could Have You Travelling Sooner!

Like many public servants, Liz and Mark had been too busy to review their home loan in years and just accepted what the bank offered, not realising they could leverage refinancing for major savings. Liz and Mark, who have 22 years left on their mortgage, were paying a 6.43% interest rate on their \$547,000 home loan.

We assisted Liz and Mark refinance to 6.06% because they had built up significant equity in the home, saving them around \$31,907 in total interest and putting \$121 per month back in their pocket.

This strategic move accelerated their journey to financial freedom. Now they can finally take that dream vacation they've been talking about without worrying about their home loan!

Home Loan

**\$547,000**

Original Rate

**6.43%**

Refinance Rate

**6.06%**

Total Savings

**\$31,907**

## Strategy #2: Making Extra Repayments Regularly – Even Small Amounts Add Up!

Emma and Jack were frustrated with their lengthy mortgage and lack of financial flexibility while juggling demanding jobs and family life. They made a decision that they wanted to be mortgage free sooner and when they asked us how best to do it based on their financial situation we showed them the power of extra regular repayments.

Emma and Jack decided to add an extra \$500 to their monthly repayments. On a \$800,000 loan, at 6.5% over 30 years this additional \$500 will save them around \$263,572 and pay it off 6 years and 7 months sooner!

We also helped Emma and Jack refinance to 6.14%, increasing their total savings by a further \$67,743. By consistently paying this extra amount, they'll become mortgage-free sooner, relieving some of their financial pressures.

Soon, they'll be celebrating with a bottle of bubbly instead of drowning in bills!

Home Loan

**\$800,000**

Original Rate

**6.50%**

Refinance Rate

**6.14%**

Time Saved

**6 YEARS**  
**7 MONTHS**

Total Savings

**\$331,315**

## Strategy #3: Setting Up an Offset Account – Your Mortgage’s Secret Weapon

When we first met Sarah and Daniel they felt overwhelmed by their busy schedules and the stress of managing their finances while trying to save for their family’s future.

We helped them understand that by moving their \$30,000 savings into an offset account, they only pay interest on \$570,000 instead of the full \$600,000 of their current home loan. This simple strategy reduces their total interest payments, saving them approximately \$153,964 at a 6.5% interest rate.

Plus! After helping Sarah and Daniel refinance to a more competitive rate of 6.14%, this resulted in a further \$50,732 in savings over the remaining 30 years. By keeping funds in their offset, they’re effectively reducing their loan term by about 3 years! easing their financial burden and bringing them closer to owning their home outright.

Now, they can dream about their next big adventure instead of worrying about mortgage payments!

Home Loan

**\$600,000**

Offset

**\$30,000**

Original Rate

**6.5%**

Refinance Rate

**6.14%**

Time Saved

**3 YEARS**

Total Savings

**\$204,696**

## Strategy #4: Making Fortnightly Repayments Instead of Monthly – How It Cuts Down Your Interest

Alison and Tom were excited to learn how a simple change could lead to significant savings. Alison and Tom before speaking with us had a \$765,000 home loan with 26 years left at 6.45%.

Both Alison and Tom are paid fortnightly and also found it difficult to manage their cashflow with a monthly mortgage repayment. We showed them how to switch from monthly to fortnightly automated repayments, linked to their pay cycle meaning they originally moved to paying \$2532 every two weeks instead of \$5064 monthly.

This simple change results in one extra full month's payment each year, which over time cuts down the loan term by about 4 years 5 months, reducing it to 21.5 years and saving \$164,279.

After refinancing to 6.13%, they save a further \$47,808 approximately over the life of the loan, making this adjustment even more beneficial. With those savings, they can now budget for a weekend getaway every year to celebrate their progress!

Home Loan

**\$765,000**

Original Rate

**6.45%**

Refinance Rate

**6.13%**

Time Saved

**4 YEARS**  
**5 MONTHS**

Total Savings

**\$212,807**

## Strategy #5: Using Lump Sums to Reduce Your Principal Faster

Chris & Jill often wondered about how to utilise bonuses wisely. With 24 years left on their mortgage, Chris received a \$10,000 bonus consistently every 6 months for delivering on project targets.

By applying this lump sum directly to the mortgage, they reduced their loan balance from \$463,000 to \$453,000. This lowers the interest they pay each month, ultimately saving him around \$32,427 in over the life of the loan at 6.47%. It also saves them about 1 year and 1 month in time. We get that not every one gets bonuses, but most hard working people eventually get pay rises and the same approach can be applied.

We also helped Chris and Jill refinance to 6.14%, making their total interest savings increase by a further \$26,382. His bonus payout becomes a valuable tool in fast-tracking their journey to financial freedom.

Now, Chris and Jill are already planning how to spend his newfound freedom rather than just paying off debt!

Home Loan

**\$463,000**

Original Rate

**6.47%**

Refinance Rate

**6.14%**

Time Saved

**1 YEARS**  
**1 MONTH**

Total Savings

**\$58,809**



## Strategy #6: Avoiding 'Lifestyle Creep' – Keeping Expenses Steady as Your Income Grows

Jess and Matt came to us determined to prioritise their financial goals, and become mortgage free sooner. Jess and Matt, with a home loan of \$823,000 at 6.37% with 27 years left on their mortgage, recently saw their combined income increase to \$260,000. This resulted in an additional \$2,000 income net per month.

Instead of increasing their lifestyle expenses, With this additional income they decided to set up a regular extra repayment of \$500 per month, place \$500 per month into an offset account they could access anytime, invest \$500 per month into a Vanguard EFT and only spend the remaining \$500 to pay for annual holidays and additional expenses. This lead to a total saving of \$201,357 via extra repayments, \$202,858 via the offset account over the life of the loan and save 8 years and 4 months!

We also refinanced Jess and Matt to 6.14%, where they'll save around \$38,733. This strategy is helping them reach their goal of financial independence much faster!

Home Loan

**\$823,000**

Offset Account

**\$500 /Month**

Extra Repayments

**\$500 / Month**

Original Rate

**6.37%**

Refinance Rate

**6.14%**

Time Saved

**8 YEARS**  
**4 MONTHS**

Total Savings

**\$442,948**

## Strategy #7: Super Set All Strategies 1-6... (PLUS Jaw Dropping Debt Consolidation!)

Alex and Olivia and came to us after reading The Barefoot Investor hoping to demolish their debt, they dubbed it "Operation Debt Demolition..." Alex and Olivia had a home loan of \$573,000 at 6.42% with 24 years left on their mortgage, they also had two car loans totalling \$126,000 (7.36%) and credit cards with \$22,000 (13.99%) outstanding. In total they had \$721,000 of debt but had substantial equity in their home.

Alex and Olivia no longer wanted the stress of bad debt, so we helped them refinance and consolidate this into a loan split allowing them to make extra repayments, set up an offset account. switch to fortnightly repayments and use Olivia's recent pay rise to make Jaw Dropping changes! **This lead to a total saving of \$165,642 via extra repayments, \$70,876 through offset savings, \$130,764 through fortnightly payments over the life of the loan and save 9 years and 6 months!**

We also refinanced Jess and Matt to 6.19%, **where they'll save around \$29,265.** Imagine that feeling... From stress, to stress free, in less than 7 days.

Home Loan

**\$823,000**

Offset Account

**\$200 /Month**

Extra Repayments

**\$500 / Month**

Original Rate

**6.42%**

Refinance Rate

**6.19%**

Time Saved

**9 YEARS**  
**6 MONTHS**

Total Savings

**\$396,547**

## What our clients say about us...

★★★★★ 22 hours ago **NEW**

My wife and I have just completed our home loan lender switch with Doug and the team at Daydream Home Loans.

The way everything was explained to us during the whole process was very detailed and easy to understand.

I highly recommend anyone who is looking into either looking at switching home loan lender or looking at purchasing their first home to get in contact with Daydream home loans.

★★★★★ 5 days ago **NEW**

Can not thank Doug enough for his incredible service and personalised understanding in helping us get the best product available for our family. He was super responsive and clear when communicating both with us and lenders when we had specific questions about all the different options.

100% recommend Daydream to everyone

★★★★★ 7 weeks ago

Doug was amazing in supporting us! I have absolutely no doubt he did everything he could to get us the best deal and our application wasn't an easy one. Ben and I are so excited to have secured a loan for our dream home and thanks to Doug helped us make it happen :)

To start saving,  
contact us today.

[BOOK A CALL](#) >