



New Year, New Goals!

Well, it's that time of year again. A time of fresh starts and good intentions. This month I will be talking about setting financial goals and the benefits of doing so. Whether you want to get your debt load under control, save up for a down payment, or want to finally set a family budget and really try hard to stick to it, I want to help. I will be providing a few tips that can help achieve those financial New Year's Goals. Sorry, can't help you with losing weight, finding that dream job or that special someone, but who knows, get your financial house in order and you never know what else might come your way.

First of all, let's start with the basics. Do you know what all your debts are, how much interest you are paying and how much your minimum monthly payments add up to? Writing down a list of all your debts and payments can be an eye opening experience. If you have more than a couple credit cards and lines of credit, you can easily lose track. Visually seeing this list, you may be surprised at what it all totals! Now I know this sounds like simple stuff, in fact who wouldn't want to both know this and do this, but guess what, 90% of you don't! That's right, only 10% of you actually take the time to go through this exercise, then track and monitor it. So right off the bat just by doing this, you are going to put yourself into a select group of folks!

The next logical step after you do the above, is to do up either a personal or family budget. Once again, only 10% of you actually take the time to do this, the other 90% of you would rather watch American Idol! This is a great way to start the New Year, and once again, if you need help let me know. I have a sample budget I can email over, consider it my New Years present to you!

Trying to limit your use of credit to just one credit card and working on paying off the other card balances is a good way to take control of your spending. Borrowing from Peter to pay Paul is not a financial strategy anyone should adopt. However, in our society, lots of folks do. In fact, nowadays I would say it's more like borrowing from John, to pay Peter who in turn pays Paul, it's growing like a "Conga" line!

Check your Credit Bureau. Doing this regularly can bring your attention to inaccuracies, and potentially fraudulent activity that can cause you a whole lot of grief, emotionally and financially. Also, if your credit is less than stellar, one of your goals should be to improve and/or repair it. Need advice on how to do so? Give me a call.

Savings, Savings!!! Are you saving up for a down payment for your first house? Saving for retirement or child's education? That long awaited dream vacation? Or whatever... Setting a realistic goal and sticking to it will get you there. As well, another way to motivate yourself is to set up little rewards for sticking to things along the way. Make the rewards small as they shouldn't deplete the savings, but encourage you to save more and for them to grow.

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PEARLS OF WISDOM...

*When you judge
another, you do not
define them, you
define yourself.*

Wayne Dyer

APPLY FOR MORTGAGE
FINANCING
NOW.
CLICK HERE >

**Apply
Now**

New Year & New Goals contd...

Once again just keep in mind that I've helped many clients achieve goals that they thought were impossible to achieve. I know I can help you set a budget and counsel you regarding your credit too. I can help you determine how much of a down payment you need to save up for, by pre-qualifying you for a mortgage. Consolidating debt may be a positive and realistic option for some, and one that can save you money and provide positive cash flow. Remember I'm here to help, not just when you get your mortgage, but anytime before or after that. I don't consider our relationship at an end when the mortgage is complete, it's only the beginning. You don't have to wait till the renewal, years down the road to talk to me again, if you need help with anything I've mentioned today, contact me anytime to set up and appointment .

January Workshop: The Mortgage Process & The 1st Time Buyer

Date: Saturday, January 21st, 2:00pm-4:00pm

Mortgage financing can be a very complex process. Often, the greatest source of anxiety for a client is simply not knowing what stage their file is at. This workshop will be a thorough explanation of the stages involved in buying a home. Buying your first home is a huge milestone and my goal is to not only provide you with the best possible mortgage for your needs, but to also make the experience as stress free and rewarding as possible.

Keep in mind that we will be having more workshops throughout the year, and will be introducing that month's topic in each upcoming newsletter. To sign up for a workshop please call Terra at 250.590.6520 or email at terra@auxiliummortgage.com to reserve your seat. Space is limited. Also, if there is a topic that would interest you or one you feel that would be a topic of interest to discuss, please let Terra know and we'll see what we can do about fitting it in.

Community Involvement Program

Are you looking for a place to hold a fundraiser like a Carwash, BBQ or a place to sort bottles for a Bottle Drive? We have the perfect, paved, outdoor space for you, complete with hose and water. Great location for advertising your fundraiser, with being located at Colwood Corners, the sheer traffic volume is sure to bring in those donations. Best of all we rent the area for free to fundraisers for their events plus we will even write about your fundraiser in our monthly newsletter.

If you would like more information, please do not hesitate to contact Terra Thomas @ 250.590.6520 or you can email her at

Referral Program

Your referrals are always welcome, so if you can think of someone who may benefit from my services, please send me an e-mail, at kam@auxiliummortgage.com or call me at 250.686.4246 Anytime. Not only would I do my very best to arrange a mortgage for them and provide them with great service, but I will PAY YOU for the referral! Upon successful completion of a mortgage for this referral I will send YOU a cheque for \$250.00 as my way of saying Thank You.

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