

MID-FORTIES COUPLE STEPPING FORWARD WITH RENEWED FINANCIAL CONFIDENCE

How a busy couple found more time for family with a better financial plan.



IN THE BEGINNING

At the time that Jack and Emma (not their real names) reached out to us, they were experiencing financial overwhelm. In their mid-40s, they were stoically bearing the load of two generations – private school fees for their teenage children and being the support pillar for Jack’s aging parents.

Seeking financial independence for their future retirement, they had also burdened themselves with a heavily geared rental property, courtesy of well-intended suggestions from the next-door neighbour. Still heavily committed to their own mortgage and with seemingly every minute of the day packed with work and numerous family responsibilities, each successive month brought money challenges that they lacked the headspace and expertise to solve.

Increasing doubts on the viability of their financial strategy added to their sense of running hard, getting nowhere. When they came to see us, they were tired, frazzled, and looking for a way to ease the pressures they were feeling.

THE PROCESS

The first thing we did was to sit down with Jack and Emma to understand what truly mattered to them. Not only did this process of sharing their concerns prove helpful, but it also highlighted areas where Jack and Emma weren’t on the same page.

By us facilitating an open and honest conversation about priorities, Jack and Emma reached alignment on their goals. In turn, this was the key to overcoming previous procrastination and acting on our recommendations.

After authorizing us to review and consolidate their superannuation, Jack and Emma sold off the investment property that we’d helped them appreciate was never going to be cashflow positive. Freed from the property debt that was like a noose around their neck, they also felt relieved in placing their share portfolio in the hands of a highly reliable, low-cost growth strategy focused on getting the long-term returns on offer from Australian and International share markets.

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THE OUTCOMES

Shedding the investment property created a cashflow positive situation for the first time in years. Jack and Emma felt like they had the right investments, in the right entities, moving them towards the right goals.

They shared with us that their newly found financial confidence had not only helped them sleep better at night but had made them feel much more positive about life in general. Although they came to us seeking financial solutions, Jack and Emma really appreciated how our holistic solution had also contemplated ways in which their lifestyle could be made less frantic.

Happily, reduced pressure on cash flow enabled Emma to reduce her working hours to be more available for the children, while releasing Jack from managing the rental property gave him back time better devoted to his parents' care.

IN THEIR OWN WORDS

"With Fortitude's help, we've been able to get on with life and know that it's all going to work out. They helped us put our own oxygen mask on first. Now we know we're going to be okay, we can look after everyone around us that matters."



GET IN TOUCH WITH US



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