

P A T H W A Y

FINANCE SOLUTIONS
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Pathway Finance Solutions

Newsletter - June Edition



As we head into June and with EOFY around the corner, it's the perfect time to check in on your finances and make sure your loan is working for you – not the other way around.

The RBA has just delivered a 0.25% rate cut – a welcome little win! This month, I'm diving into why loan structure matters just as much as your rate (sometimes even more), and how small tweaks can lead to big savings.

Let's set you up with confidence for the new financial year – smarter structure, clearer goals, and less stress.

FEATURED TOPIC: End of Financial Year: What It Means for You

As the EOFY approaches (30 June!), it's a great time to get financially organised. Whether you are a homeowner, investor, or business owner, here are a few quick tips to keep in mind.

Review Your Finances - Make sure your income, expenses, and any property-related deductions are in order for tax time.

Check Your Loan Structure - Now's the perfect moment to review your interest rates, repayments, or consider refinancing before the new financial year starts.

Prepay Expenses - If you're a property investor, prepaying interest or expenses could help with deductions this year (check with your accountant).

Self-Employed? Some lenders only accept your most recent full financial year for income assessment. Until late May 2025, that often means your 2023-24 tax return is key—even if 2024-25 ends soon.

Gotcha: If you delay lodging your tax return, you might be stuck using older figures, which could limit your borrowing power.

Need help planning your next move before 30 June? I'm here to make it simple.

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ANOTHER RBA RATE CUT? Here's What It Means For You...

The RBA has cut the official cash rate by another **0.25%**, bringing it down to **3.85%**.

This is a clear sign that inflation is easing, and the economy is shifting gears.

What does this 0.25% Rate Cut Mean?

- Eases the financial stress that many people are currently experiencing
- Increases borrowing power for those wanting to buy into the property market

What You Should Do Now:

- This is a perfect time to **review your loan**, let's check if your lender is passing on the rate cut
- If you're **looking to buy or refinance**, we can look at lenders who are offering sharp rates now – some even starting with a 4!

Let's take advantage of the change and make sure your loan is working hard for you.

What’s Trending in Finance - May 2025

Here’s a quick snapshot of what’s happening right now in the world of home loans and property finance – and what it might mean for you.



Refinance Activity is Heating Up

With rates dropping, many clients are refinancing to lock in better deals. If it’s been a while since you reviewed your loan, now’s a smart time to take a look – you could save thousands. We’re already seeing better rates hit the market – even some fixed rates starting with a “4” again!



Banks Are Fighting for Your Business

Lenders are becoming super competitive again. Some are offering cashback, lower rates, and faster turnaround times to win over new clients. If your bank isn’t rewarding your loyalty, it might be time to explore your options.



Investors Are Back in the Game

With rents still high and rates starting to fall, property investors are re-entering the market. We’re also seeing clients who are newly single or starting over use investment property as a stepping stone to rebuild wealth.



Women Taking Charge

More women are entering the market independently – especially single mums and recently separated women. Whether it’s a first home, next step, or starting again, it’s amazing to see so many of you stepping forward with confidence.

Why Loan Structure Matters More Than Just the Interest Rate

As a mortgage broker, I see it all the time—borrowers become laser-focused on getting the lowest interest rate. While rates do matter, what often gets overlooked is the loan structure—how your loan is set up to work for you. This is where the real, long-term savings are hiding.

Your loan structure determines:

- How flexible your repayments are
- Whether you can access equity easily
- How quickly you can pay down your loan
- How much interest you pay over the life of the loan
- How well the loan supports your personal or business goals

The lowest rate in the world won’t help if your loan isn’t structured in a way that suits your lifestyle, future plans, or income patterns.

Let’s Compare: Interest Rate vs Loan Structure

Scenario: Sarah and James, both were purchasing property – but they took very different approaches to structuring their loans.

	SARAH	JAMES
Loan Amount	\$600,000	\$630,000 (borrowed more)
Interest Rate	5.89%	6.14%
Loan Type	Basic Loan (no offset/redraw)	Full-feature loan with 100% offset
Savings Used	\$30,000 used toward purchase	\$30,000 kept in offset account
Monthly Repayments	\$3,555	\$3,834
Interest Savings	\$0	\$138,480.66 over the loan term
Loan Term Reduction	None	3 years saved

Outcome:

Sarah used her savings to reduce her loan upfront and lower her monthly repayment. That helped in the short term – but without any features like offset or redraw, she’s locked into a simple structure and will pay more over time.

James chose to borrow slightly more and keep his \$30,000 in an offset account, using it to reduce interest daily. Even though his rate was slightly higher, his smart structure means:

- He saves over \$138k in interest
- He cuts 3 years off his loan
- He keeps access to his savings if life happens!



Spotlight of the month

Creative Home Designs Australia

Creative Home Designs Australia specialises in designing new dwellings, home renovations, decks and pergolas. CHD was officially registered in 2011; however the company has been trading since 2008.

With over 15 years of experience in the construction industry, we have an excellent understanding of council regulations and processes.

Our company is based in Sydney South and specialises in residential projects ranging from small to large renovations, new homes, dual occupancies, pools and decks.

We put our success down to teamwork, passion and putting our customers' dreams first. We have a collaborative and inclusive culture and our commitment to our customers is to work with you on transforming your dream home into a reality.

As designers, we thrive on ensuring our clients receive the best service and support whilst designing and building their future home.

OUR DESIGN SERVICES

Our passion lies in delivering exceptional service and support to our clients as we embark on the journey of designing and constructing your future home. We can be with you every step of the journey from purchase of your property, through design concepts, to the moment plans are handed to your builder. Our desire is to bring your dreams to life. Creative Home Designs Australia can help with single or multi-dwellings, dual occupancy structures, as well as outdoors spaces including pools and decks.

We provide:

- Onsite inspections and consultations
- Concept designs and presentation
- Design approval Development
- Application documentation and approvals
- Complying Development certificates
- Council submissions and approvals
- Construction Certificate documentation and approval
- Handover to builder / certifier / owner

Looking To Buy A Property But Unsure Of Your Development Opportunities?

Purchasing a home is often an overwhelming process, making it difficult to also consider future growth and development opportunities.

At CHD we can help by providing a property overview report, highlighting land-based information assisting in your consideration of a property, especially if you have an interest in developing or renovating.

Our Pre Purchase Development Advice Report can assist you with planning questions such as:

- Are we able to subdivide our land?
- Am I able to do a top floor addition?
- Is my land located in a Bushfire or Flood Zone?
- Can I put in a pool?
- Do I need council approval for my development?



ONLY \$99

CONTACT US
creativehomedesigns.com.au
0404 158 773

Quick Tip of the Month

Pre-approval isn't forever - know when it expires!

Most loan pre-approvals generally last for **90 days** (subject to lender policy) and after that, they'll either expire or need to be reassessed. If you're house hunting and your pre-approval is close to expiring, it's best to check in early so we can update your application without delays.

Staying ready means you can act fast when the right property comes along.



Pathway Promos

Here's a curated selection of amazing deals for my clients*. These are all brands I personally adore and have had firsthand experience with. I am confident you'll love them as much as I do. Please note, these offers are updated in each newsletter, so make sure to check back regularly for fresh deals and new brands to discover!

**The following Promotions feature independent brands not affiliated with Pathway Finance Solutions Pty Ltd. We do not receive any kick-backs or payments for promoting these brands. Our aim is to provide valuable resources while ensuring transparency and trust. Please conduct your own research when engaging with these brands.*



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Need guidance, have questions, or just want to chat about your finance goals over coffee? Reach out anytime!

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Follow me on social media for more tips & updates!

Until next time, stay savvy & financially empowered!

Kristy

This is general information only and is subject to change at any given time. Your complete financial situation will need to be assessed before acceptance of any proposal or product.



SCAN FOR WEBSITE

CREDIT REPRESENTATIVE NUMBER: 562602

AUSTRALIAN CREDIT LICENCE 384324

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