

THE 5 QUESTIONS TO ASK

BEFORE

ANY MONEY OR PROPERTY DECISION

*A no-judgement, no-jargon starting point.
From Kristy · your finance & property strategist*



BEFORE WE START

A SMALL PROMISE

If you've ever felt behind with money, this little guide is for you.

Here's the truth I share with every woman I meet, you're not behind. This stuff was never really taught to most of us, not at school, not by our families. So if money and property feel confusing, that's not a "you" problem. It's just a gap in information, and gaps can be filled.

These five questions work for any decision: buying your first home, refinancing, weighing up an investment, even sorting the car loan. They're not about being clever with numbers. They're about getting clear, so the next step stops feeling so big. There are no silly questions here, and no wrong answers. Read it with a cuppa, take what's useful, and leave the rest.

Kristy X

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WHAT DO I
ACTUALLY WANT
THIS TO GIVE ME?

Most money advice jumps straight to numbers.

But every good decision starts with the life you want, not the loan. Stability for the kids, freedom to work a little less, a place that's finally yours.

When you're clear on what you're really after, the right financial move gets a lot clearer and the wrong ones get easier to say no to.

P A T H W A Y



**IS THIS A "CAN'T"
OR A "NOT YET"?**

So many women tell me "I can't". Before anyone's actually checked.

Usually it's a story in our head: it's too late, I don't earn enough, I should've started years ago. Sometimes the story turns out to be true, and then we make a plan.

Far more often, it's more possible than you'd believe. The only way to know is to look.

DO MY NUMBERS ACTUALLY SAY THAT, OR AM I GUESSING?

You don't need a spreadsheet or a finance degree. But a decision built on a rough guess is a wobbly one. Knowing just a few real numbers, what comes in, what you can comfortably live on, what's genuinely left over turns "I have no idea" into "okay, here's where I stand."

That's not scary. That's power.

DOES THIS STILL FIT THE LIFE I'M LIVING NOW?

If you already have a loan, a property or a setup, it was built for the life you had back then maybe a different job, relationship, or family shape.

Lives change; loans usually don't, unless you check. A loan should work for your life, not the other way around. Most people never stop to ask asking puts you ahead.



WHAT WOULD IT TAKE TO GET FROM HERE TO THERE?

This is the question that turns a dream into a plan. Not “is the answer yes or no today?” — but “what are the steps?”

Maybe it’s three months of one small change, maybe a different structure, maybe just one conversation. A plan beats a verdict every time, because it gives you something to do instead of something to worry about.

THE 5 QUESTIONS TO ASK

SO...WHAT NOW?

You don't need to have the answers to all five. Honestly, just asking them puts you ahead of most people.

Work through them with a cuppa and see what comes up. And if you land on one and think "I have no idea" — that's completely okay. That's exactly the bit I help with.

There's no cost to start a conversation and no obligation after it. When you're ready, I'm right here.

YOU'RE NOT BEHIND, YOU WERE JUST NEVER SHOWN

Let's find your next step....together.

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