

# Identity Property Buyers

NEWSLETTER #027



## Are You A Passenger Or The Pilot?

**Welcome back** to the next instalment in the IDentity Property Buyers Newsletter series. Today's chat is a look into what happens when you wait for things to happen as opposed to making them happen.

Today's world is fast paced and advancements in medicine, technology and the way we live are moving and changing rapidly. But how many people are leading this change, and how many people are just at the mercy of it?







It is said that the Leaders & Shakers are the pilots of our destiny and the fact of the matter is, the rest are just passengers to some degree.

## Does it have to be like this for you?

When it comes to being in complete control of your own destiny you have to be at the forefront, making decisions and effecting change in the direction and way you want. You need to be proactive and design the path that you want to take, make the appropriate turns at all the intersections and travel at a sensible pace suited to your specific circumstances.

To be the pilot you need to plan your financial path and in doing so plan your life trajectory around it.



If you are always in a reactive state, responding to unforeseen hurdles along the way such as broken appliances, vehicle breakdowns or other financial challenges then you are in trouble. You need to move from being a passenger of your life into the driving seat and become the pilot of your life.

**Cease being 'The Passenger' & become 'The Pilot'**



So the question is how do you make the shift to becoming a pilot? It's a rather simple shift but not necessarily an easy one. But then again that is why the majority of people are not in the driving seat.



So here are some tips to move you towards the pilots seat:

1. Understand your income and forecast it out for the next 5 years minimum
2. Review your expenditure in order to understand where all your money is being spent so that you can identify your problem areas.
3. Review your discretionary expenditure so you can see how much you are spending on things that you **WANT** but don't necessarily need..
4. Forecast your expenses so you can see what you **NEED** to spend and when.
5. Allocate a provision so you can create an emergency fund for those unexpected breakdowns or breakages. (\$5000 is a sensible minimum)
6. Provision in order of 10% of your regular income to savings/future investments.





So if you already have a detailed financial plan and strategy mapped out then well done as you are on your way. If you don't then you should be seriously considering either putting one together yourself, or getting someone to help develop it.



Money makes the world go around, contrary to what Sir Isaac Newton has to say. So if money becomes something you have, as opposed to need, then you can decide where you go, what you do and when you do it.

**Sorting your finances out puts you back in the drivers seat of your life.**

*I have heard a number of very clever people say:*

**“If you don't have a plan...**

**The chances are you will fall into someone else's plan...**

**And guess what they have planned for you?**

**Not much!”**

Let our professionals at IDentity Property Buyers help you avoid all those costly mistakes and provide you with a fantastic experience and an exceptional end result....



Make contact today and schedule in a **Free, No Obligation** chat with one of our Buyers Agents & Property Strategists.

Don't get left behind when the market is moving, take control with your very next steps in a professional way today!

MAKE CONTACT

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