

AT RUBIIX, WE OFFER MORE. BENEFIT FROM OUR FULL FINANCIAL HEALTH SERVICES TODAY.

Now that tax time is winding down, it's a fantastic opportunity for us to help you benefit from our Financial Health services.

You're important to us, and that's why we go beyond just completing your annual tax obligations.

There are many aspects to your Financial Health, and at Rubiix, we can assist in considering what's best for you. Our services are wide-ranging and you may not have thought an accounting company could offer so much. But, through our quality business contacts, we can!

Give us a call or shoot us an email!

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HERE ARE JUST SOME OF THE WAYS WE CAN HELP IMPROVE YOUR FINANCIAL HEALTH:



Home loan review:

Banks often change what they're offering, such as lower interest rates, offset accounts and different loan types. We can assist in the review of your home loan options and repayments, which could save you dollars and shave off time.



Investment loan review:

Like a home loan, having the incorrect investment loan can cost you money and lost tax deductions. Banks are changing their lending rules so taking advantage of this review may be beneficial for you to consider.

If you are considering an investment loan for shares or property, we can assist in getting the right loan for you too.



Banking and debt review:

Do you have multiple bank accounts and/or credit cards and paying separate fees on them all? It might be time to consider consolidating your accounts to make it easier to track, reduce fees and save more.

Do you have a debt repayment strategy to maximise your tax deduction? Have you considered tax deductible debts?



Buying a car?

If you are looking to buy a new car, obtaining finance for it may be the best option. We can help you find the right loan and review your eligibility for a tax deduction. If you are in business, structuring the purchase correctly could have GST impact in your favour.



Buying a home or investment property?

Thinking about buying a home or investment property? Selecting the right property is important. We can assist along with our business contacts in finding the right property for you... it may not even be in Victoria!

With this service, we can also establish your borrowing capacity along with repayment amounts.

✔ Real Estate Agent review:

Do you have a rental property? If you are unhappy or want to review your options we have business contacts that can assist in managing your property. It doesn't matter if you have a tenant already in place.

✔ Developing your home?

Are you thinking of upgrading or downsizing, or maximising the land that you own? Our business contacts can help; speak to you about options available and provide actions that could be the right solution for you.

✔ Personal insurances:

Each year your personal circumstances change. This means your personal insurance (life, income protection, trauma and TPD) should be reviewed to reflect these changes. This will also give you the comfort that you will have money when you need it most.

✔ Personal budgeting:

Are you saving for a holiday, paying off debt, paying for school fees or simply working out where your cash goes? Putting together a personal budget and being able to track it can be easy, especially with online accounting software.

✔ Your superannuation:

Engage with your super now!

There are so many options to consider; Self-managed Super Funds, selecting a particular Super account, salary sacrificing, starting a pension etc. Let us help you get the results you want for use later in life.

✔ Getting the best out of your investments:

We can review the performance of your investments (shares, property or other) and provide advice on other opportunities.

✔ Review and update your Will:

Personal circumstances can change so making sure your estate is passed on according to your wishes should be reviewed periodically.

✔ Personal development:

We have access to some great personal coaches that can help you in getting the most out of your career and/or assist in professional development in a particular area.

