

The Cashflow Drilldown

A separate service to helping you arrange a loan: twelve months of your real transactions, categorised by hand, laid out so you can finally see where the money actually goes.

Please read this first. The Cashflow Drilldown is a separate service and is not credit assistance. It is engaged under its own written agreement, for its own fee, and nothing about it forms part of arranging a loan.

The \$1,980 fee is a fee for this service. **It is not a cost of obtaining credit and it is not a Credit Quote.** Any fee for credit assistance would be set out in a separate Credit Quote before that work started; where no Credit Quote is given, no fee for credit assistance is payable.

Engaging the Drilldown creates no obligation to apply for a loan through me, and applying for a loan does not require you to engage the Drilldown.

Why this exists

I established this service after multiple clients identified a lack of savings as a barrier to entering the property market. Almost nobody knew the full extent of what happens to their money the moment it hits their account, or understood how historical decisions were affecting their current cashflow.

Ask anyone what they spend and they'll give you a rough answer, fairly confidently. Then I put a year of their own transactions in front of them, sorted and totalled, and they go quiet and ask me to go back a page. It isn't carelessness — nobody has ever shown them a whole year at once. A nine dollar subscription doesn't feel like anything. Neither does the fourteen dollar one. A dozen of them running for twelve months is a holiday.

If any of these sound familiar

- We can't afford a holiday this year.
- I earn decent money and don't know where it goes.
- How do people we know afford that?
- We'll save properly once things settle down.

None of those are really about income. I've sat with people on very good money who felt broke, and people on a good deal less who were quietly getting ahead. The difference was what happened in the days after the money landed.

It isn't about giving up your lifestyle

I'm not going to tell you to stop buying coffee or cancel the streaming service your kids use. The point is to make the spending **conscious**. Once you can see the whole picture you decide what stays and what goes, and the things you'd genuinely miss stay exactly where they are. What changes is that your money starts going where you chose, rather than where it has always gone.

What this is, and what it isn't

It is an information service: I gather your transaction history, organise it, and show you what it says. It is **not** credit assistance, **not** financial product advice (nothing in it addresses superannuation, insurance or investments), and **not** a debt negotiation service — I don't contact your lenders or creditors or seek to vary your contracts.

Nor is it a substitute for help if you're in trouble. If you're behind on repayments or being contacted by creditors, this isn't the right service for you and I'll say so rather than take your money — the National Debt Helpline on 1800 007 007 provides help at no cost and that's where to start.

How it works

1 You send twelve months of statements

Every account and every card, through a secure upload link. Twelve months rather than three, because rates, insurance, registration and school fees only appear once a year. I never ask for your internet banking login.

2 I go through them line by line

Every transaction categorised. Not sampled, not estimated, not rounded to the nearest hundred.

3 We sit down and go through it together

An hour or so, in person or by video. Your own numbers, category by category, against what an average household your size spends.

4 You get it in writing

A written breakdown you keep — where the money went, what's fixed and what's genuinely discretionary, and what your surplus really is.

5 We check in a few months later

A second look at a fresh set of statements to see what actually changed. Intentions are easy in the room and harder in March.

What it costs

\$1,980 \$1,800 plus \$180 GST — the total payable

Covers the statement work, the session, the written breakdown and the follow-up review — nothing else to pay. Payable after our first conversation, before I start on your statements. You receive a tax invoice with GST shown separately; whether it's deductible for you is a question for your accountant.

If it wasn't worth it, you get your money back. If you finish the session and don't feel you've learned something real about where your money goes and what you could adjust, say so and I'll refund the full \$1,980. You decide that, not me, and you don't have to justify it. Ask within 7 days of the session. You keep the written breakdown either way.

If you later apply for a loan

This is the one place the two services touch, so it is worth being plain about it. When you apply for a loan I am required to make reasonable inquiries about your financial situation and verify it, and bank statements are the ordinary way that is done.

Your Drilldown statements are not used for any loan purpose automatically. They are used only if you ask and consent in writing at the time you apply. You may instead supply fresh documents, or have the Drilldown statements deleted first.

Either way the Drilldown fee stays a fee for the Drilldown. It is not a cost of your loan, and it is not refunded, discounted or offset by arranging finance through me.

Where to from here

Have a conversation with me first. It costs nothing, takes twenty minutes, and at the end of it you'll know whether this is worth doing for your household.

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