

Financial Fitness Is The Key For Lowering Mortgage Payments

Infinity Group Australia offers personal financial trainers for discipline, breaking bad habits, and achieving results

CRONULLA, NSW, AUSTRALIA, November 7, 2019 /EINPresswire.com/ -- Personal trainers are hired by clients who are serious about making changes to their lifestyle and are dedicated to reaching their goals. This is through strict personalised regimens, and when it comes to fitness, it is a combination of regular exercise sessions, healthy diet and routines, as well as breaking bad habits.

Just like personal fitness training, this same personalisation and accountability can be applied to finances. [Infinity Group Australia](#) is a team of personal finance trainers who help their clients learn discipline and techniques to lower their mortgage payments. Infinity CEO [Graeme Holm](#) has worked in financial services for more than 17 years, and has earned multiple accreditations

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Elissa Doyle

about finding solutions. He was spending his entire work work interviewing families who were buried under debts or enduring some type of financial struggle. Most financial advisors become immune to these conversations, as they seem to be the status quo. Graeme, on the other hand, became increasingly driven - almost to the point of obsession - to wanting to help people take control of their finances. He was inspired to start Infinity Group Australia, to provide a better option for home buyers.

At Infinity, Graeme and his partner Rebecca Walker took an innovative method where client-focused accountability and responsibility over budget and expenditures would ensure clients success. They provide a bespoke approach with personalised trainers for finance. Every borrower is different, with varying access to cash flow and goals for homes or investment



graeme holm award winning broker

properties. The only items that are constant across the Infinity programs are the emphasis on razor-sharp discipline and accountability.

The very first step in working with the personal financial trainers at Infinity Group, is getting to know their clients on a personal level. This is through a series of consultations to learn about their financial struggles, payments, and history and to paint a clear picture of how they spend their money. They then work with the potential client on a plan and a new regimen that is suitable for their needs and budget. Getting to this point requires at least 2-3 consultation sessions, so the plans that are created are extremely personalised and goals are achievable.



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Most importantly, they strive to make every dollar count and cut discretionary spending. This level of accountability, and oftentimes 'tough love' is what many clients need to change their destructive spending habits. By nature, human beings are impulsive and will spend money as they receive it. As Graeme advises, "If you can't pay cash, then you're not buying it!" At Infinity, they coach clients that every dollar has a purpose, and there is a clear difference between a want and a need. Infinity helps clients keep impulses in check. The discipline and focus on cash in hand, dollar by dollar, keeps clients within their limits of monthly spending and not building up credit card debt and costly interest charges.

For Graeme and the team at Infinity, this side-by-side coaching is vital for clients. Whereas most mortgage brokers will settle the first deal and then do a few annual check-ins or phone calls. Infinity's personal trainers take a unique approach, with detailed monthly reports and are on-hand for regular, often weekly, conversations on progress and performance. Clients are responsible to be hands-on with their finances and spending and they are held accountable. They are given 24/7 access to the latest budget management software such as My Prosperity and Fintech, allowing both sides to monitor account balances, asset values, cash flows and taxes. Infinity's approach gives clients the education they need to be aware of their financial position and to forecast for their future.

Graeme reports that clients are seeing outstanding results within the first 90 days, creating the ability to repay more principal within the first 3 months, than they had during the entire 12 months with the previous bank loan. In August 2018, Infinity reported that clients reduced mortgages by more than \$560,000 in just 30 days, with 11 new clients who were able to repay more than \$10,000 of their principal in one month. By contrast, most Australian borrowers will reduce their principal by \$10,000 over a year.

Graeme and Rebecca know that their approach to finances and home loans is unconventional. When they started Infinity, they knew they were challenging the standards, these beliefs that widely-accepted as normal in the finance industry. It's these perspectives that Graeme wanted to question and provide alternatives, such as

- Why is a standard home loan over 30 years? Why is it not less?

- What is the need for offsets accounts, when consumers have direct access to the funds and by human nature, spend all the money they can access? Who is benefitting? Is it the consumer or is it the banks that are encouraging us to spend?

- Why should anyone have a credit card limit that is beyond their household monthly net

income?

❑ Why are consumers not educated and encouraged to set a household budget beyond their fixed expenses?

With the above points and an antiquated lending system, only offering borrowers one brand of product, oblivious to the customers' circumstances, Graeme could see that drastic changes were needed. He explored alternatives for borrowers, knowing it would lead them to breaking away from the major 4 Australian Banks.

Interested in having your own personal financial trainer? Contact Infinity Group Australia and see [Graeme Holm Reviews](#) here www.meetgraemeholm.com.au

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