



# JET WEALTH

SOAR TO FINANCIAL FREEDOM

# CAN I ACTUALLY BUY A HOME?

The Jet Wealth *First Home Buyer Guide*

A simple guide to deposits, borrowing power, government schemes and buying your first home with confidence.



Practical Information



Step-by-Step Guidance



Support Every Step of the Way



Confidence to Move Forward

“

Helping Australians navigate their first home journey with confidence.



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## WHY FIRST HOME BUYERS LOVE WORKING WITH JET WEALTH

Buying your first home is a big step. Our role is to take the stress out of the process and help you move forward with confidence.

  
*We're here to make your first home dream a reality.*



**SIMPLE, PLAIN ENGLISH EXPLANATIONS**  
We break down the jargon and explain your options in a way that's easy to understand.



**ACCESS TO A WIDE RANGE OF LENDERS**  
We compare loan products from a wide panel of lenders to help find the right fit for you.



**HELP TO MAXIMISE YOUR BORROWING CAPACITY**  
We look at the bigger picture and strategies to help you borrow with confidence.



**SUPPORT FROM START TO SETTLEMENT**  
We're with you every step, from application to getting the keys.



**NO-OBLIGATION CONVERSATIONS**  
Ask questions, get guidance, and explore your options – completely obligation free.



*We help all kinds of first home buyers:*



Single Buyers



Couples



Single Parents



Friends Buying Together



Tradies & Professionals

No matter your situation, we're here to help you take the next step with confidence.





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*Big dreams  
become real  
plans.*  


## THE 8-STEP PATH TO HOME OWNERSHIP

Buying your first home is a journey, but you don't have to do it alone.

Here's how it works:



### 1 FREE INITIAL CHAT

Get in touch with Jet Wealth and tell us about your goals. There's no cost or obligation for this first conversation.



### 2 UNDERSTAND DEPOSITS

We'll help you understand how much deposit you need and how your savings can work for you.



### 3 CHECK GRANTS & SCHEMES

We'll identify government grants and incentives you may be eligible for to save you money.



### 4 GET PRE-APPROVAL

We'll help you get pre-approval so you know what you can buy with confidence.



### 5 START HOUSE HUNTING

The exciting part! Search for a home that fits your lifestyle and your budget.



### 6 MAKE AN OFFER

Found the one? We'll guide you through making a strong and smart offer.



### 7 FORMAL APPROVAL

We'll work with the lender to get your loan formally approved once your offer is accepted.



### 8 SETTLEMENT DAY

It's time to collect the keys and celebrate - you did it!



*Your new chapter starts here.*  




*Every journey starts with the first step.*  
We're here to guide you from the initial conversation all the way to getting the keys to your new home.



**YOU DON'T HAVE TO DO IT ALONE.**  
With the right guidance, your dream home is closer than you think.





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*You don't  
need 20% to  
buy your first  
home.*  


## HOW MUCH DEPOSIT DO I NEED?

One of the biggest questions first home buyers ask is how much deposit they need.

The good news? You have options.

Here's a quick guide to the most common deposit amounts and what they mean for you.



5%

### LOW DEPOSIT OPTION

With as little as a 5% deposit, you could buy your first home sooner than you think.

#### ✓ PROS

- Get into the market sooner
- Start building equity
- Understand your options sooner

#### ! THINGS TO CONSIDER

- Lenders Mortgage Insurance (LMI) may apply
- Slightly higher interest rates with some lenders
- Lower deposit = higher repayments



GOVERNMENT SCHEMES MAY HELP YOU BUY WITH AS LITTLE AS 5%\*  
See page 8 for more details.



10%

### A BALANCED APPROACH

A 10% deposit can give you more choice and may reduce some extra costs.

#### ✓ PROS

- More loan options and property choice
- Lower LMI (if applicable)
- May secure a better interest rate

#### ! THINGS TO CONSIDER

- Still less than the traditional 20%
- Continue saving to build a buffer
- LMI may still apply



EVEN A SMALLER DEPOSIT CAN MAKE A BIG DIFFERENCE TO YOUR FUTURE.



20%

### THE TRADITIONAL TARGET

A 20% deposit has long been the goal for many home buyers.

#### ✓ PROS

- No Lenders Mortgage Insurance (LMI)
- More borrowing power
- Often access to better interest rates

#### ! THINGS TO CONSIDER

- Takes longer to save
- Property prices may rise while you save
- May delay getting into the market



THE RIGHT DEPOSIT FOR YOU DEPENDS ON YOUR GOALS, TIMEFRAME AND SITUATION.



*Every step you take brings you closer to home ownership.*

We're here to help you understand your options and navigate the process.

### OTHER COSTS TO BUDGET FOR:



Stamp duty



Building & Pest Inspections



Conveyancing & Legal Fees



Moving Costs



Furnishings & Setup Costs

These costs can vary depending on the property and location.



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## GENUINE SAVINGS EXPLAINED

To be eligible for most first home buyer schemes (such as the First Home Guarantee), you'll need to have at least **5% of the property price** in genuine savings.

But what does "genuine savings" actually mean?



### WHAT ARE GENUINE SAVINGS?

Genuine savings are funds you have saved yourself over time. Lenders want to see a consistent savings pattern in your bank statements – not just a large lump sum appearing suddenly.

#### EXAMPLES OF GENUINE SAVINGS



##### Regular savings in a bank account

Built up over time through regular deposits.



##### Term deposits

Consistent savings held in a term deposit account.



##### Shares or investments

Held in your name with a clear history of ownership.



##### First Home Super Saver Scheme

Extra contributions to your super to help you save.



##### Gift from family (with evidence)

Gifts can be used with lender approval and proper documentation.



#### NOT CONSIDERED GENUINE SAVINGS

-  Borrowed money
-  Lump sum deposits with no savings history
-  Money from selling assets with no paper trail
-  Deposits just before applying for a loan

Lenders may ask for evidence to confirm where your savings have come from.



### HOW LENDERS CHECK



#### SAVINGS HISTORY

They'll review your bank statements (usually 3–6 months) to see a track record of savings.



#### SOURCE OF FUNDS

They'll want to understand where your money came from and how it was built.



#### CONSISTENCY MATTERS

Regular, consistent savings – even small amounts – can make a big difference.



### Top Tip

Start saving early and keep it consistent. Even saving \$50 or \$100 a week can build a strong savings habit and show lenders you're serious about buying your first home.



*You don't have to do it alone.*

We'll help you understand what lenders are looking for and build a savings plan that works for your lifestyle.



**WE'RE HERE TO HELP YOU ACHIEVE YOUR GOALS.**

With the right plan and guidance, your first home is closer than you think.





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## HOW MUCH COULD I BORROW?

Your borrowing power is the maximum amount a lender may allow you to borrow based on your financial situation.

It's not just about how much you earn – lenders look at a range of factors to work out what you can comfortably repay. Here are the key things they consider:



### INCOME

Your salary, wages, overtime, bonuses and other regular income all count. Some lenders may also consider future income growth in your industry.



### EXISTING DEBTS

Credit cards, personal loans, car loans, HECS/HELP debts and buy now, pay later accounts will reduce your borrowing power.



### DEPENDANTS

The number of people you financially support can impact how much you can borrow.



### LIVING EXPENSES

Lenders use benchmark living expenses based on your household situation and location to ensure you can comfortably meet repayments.



### EMPLOYMENT

Your employment status, length of service and industry stability all play a role in assessing risk.



### CREDIT HISTORY

A good credit history shows lenders you manage your money well and meet your financial obligations on time.



### Ways to boost your borrowing power

- PAY DOWN DEBTS**  
Reducing credit card limits and paying off existing debts can make a big difference.
- REDUCE LIVING COSTS**  
Lower ongoing expenses = higher borrowing potential.
- INCREASE YOUR DEPOSIT**  
The more you have saved, the less you need to borrow.
- AVOID NEW CREDIT APPLICATIONS**  
Too many applications in a short period can raise red flags.
- KEEP YOUR JOB STABLE**  
Consistent employment shows lenders reliability and security.

### Example only:

#### SAME INCOME, DIFFERENT HABITS

Two people earning \$90,000 a year could have very different borrowing power depending on their spending and debts.

#### STRONG FINANCIAL HABITS

Low credit card limits  
Paid off each month

No buy now, pay later accounts

Minimal personal loans

Regular savings



Higher borrowing power  
More options  
Lower risk to lenders

#### HIGH DEBT & HIGH SPENDING

High credit card limits  
Often close to maxed out

Multiple buy now, pay later accounts

Personal loan and car loan

Little to no savings



Lower borrowing power  
Fewer options  
Higher risk to lenders



### Everyone's situation is different.

We'll crunch the numbers, look at the bigger picture and help you understand your true borrowing power.



#### LET'S CHAT

Book a free, no-obligation appointment with our team today.



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The right loan today can create a better tomorrow.  


## CHOOSING THE RIGHT HOME LOAN FOR YOU

Not all home loans are the same.

The right loan for you depends on your goals, financial situation and how long you plan to stay in your home.

Here are the most common options:



### VARIABLE RATE LOAN

The interest rate can go up and down with the market.

#### MAY SUIT:

Borrowers who want flexibility and are comfortable with some risk.

#### BENEFITS:

- ✓ Usually lower starting rates
- ✓ More features and flexibility



### FIXED RATE LOAN

The interest rate stays the same for a set period of time.

#### MAY SUIT:

Borrowers who want certainty and peace of mind.

#### BENEFITS:

- ✓ Predictable repayments
- ✓ Protection from rate increases



### SPLIT LOAN

A combination of both fixed and variable rate loans.

#### MAY SUIT:

Borrowers who want a balance of security and flexibility.

#### BENEFITS:

- ✓ Have the best of both worlds
- ✓ Manage risk while staying flexible



### LINE OF CREDIT

A flexible loan that lets you borrow, repay and re-borrow.

#### MAY SUIT:

Borrowers who want ongoing access to funds.

#### BENEFITS:

- ✓ Only pay interest on what you use
- ✓ Great for renovations or future needs



### LOW DOC or ALT DOC LOAN

Loans with reduced documentation requirements.

#### MAY SUIT:

Self-employed or business owners with complex income.

#### BENEFITS:

- ✓ Less paperwork
- ✓ Designed for your situation



### WE COMPARE SO YOU CAN CHOOSE WITH CONFIDENCE

With access to a wide panel of lenders and loan options, we help you find loan that suits your needs – not just the one that's easiest to get.



#### WIDE PANEL OF LENDERS

We have access to a broad range of lenders and loan products.



#### CLEAR LOAN GUIDANCE

We look at the bigger picture, not just one bank's offer.



#### LOAN OPTIONS

We explain the available options and help you understand the differences.



#### SUPPORT EVERY STEP OF THE WAY

We're here from comparison to settlement.



### Top Tip

Different home loans have different features and benefits. Understanding your options can help you make informed decisions. **We're here to help you navigate the process.**



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## THE POWER OF PRE-APPROVAL

Getting pre-approval shows sellers you're a serious buyer and gives you a clear idea of your budget.

Here's how the pre-approval process works:



### BENEFITS OF PRE-APPROVAL

- STRONGER OFFERS**  
Sellers take pre-approved buyers more seriously.
- CLEAR BUDGET**  
You'll know what you can afford before you fall in love with a home.
- FASTER PROCESS**  
Pre-approval can speed up the loan process once you go under contract.
- NEGOTIATION POWER**  
You can focus on the right homes and negotiate with confidence.
- PEACE OF MIND**  
Know upfront if there are any potential issues we need to address.

### WHAT YOU'LL NEED

To get started, we'll typically need:

- |   |  |
|---|--|
| Photo ID                                | Notice of assessment (or tax returns)    |
| Recent payslips (usually last 2)        | Details of existing loans or liabilities |
| Bank statements (usually last 3 months) | Information on any assets you own        |



*Top Tip*

Pre-approval is generally conditional and may help you better understand your borrowing capacity while searching for a home.

Let's talk about pre-approval.



*Being prepared today can help make the home buying process smoother.*

We're here to guide you every step of the way.



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## THE HOME LOAN APPLICATION PROCESS



Once you've found the right property and have pre-approval, it's time to make your home loan application.

Here's what happens from application to settlement.



### We're with you all the way.

We communicate with the lender on your behalf, keep everything on track and make the process as smooth and stress-free as possible.



### Top Tip

Respond quickly to any lender requests and provide complete, accurate information to keep your application moving.

### WHAT CAN HELP SPEED THINGS UP?

- ✓ Having all your documents ready
- ✓ Responding promptly to lender requests
- ✓ Using a mortgage broker who knows the process
- ✓ Choosing the right loan for your situation
- ✓ Staying in regular contact with your broker



### TYPICAL TIMEFRAMES

While every situation is different, here's a general guide:

Pre-approval	1-3 business days
Loan assessment	3-7 business days
Conditions satisfied	Varies (1-10 business days)
Settlement	Agreed settlement date

Timeframes can vary depending on the lender and your circumstances.



### Your dream home is closer than you think.

We'll handle the details so you can focus on the excitement of what's ahead.







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We don't stop  
at settlement –  
we're here for  
what's next.  


## FROM SETTLEMENT TO YOUR NEW HOME

Settlement is the final step in your home loan journey. Here's what to expect and how we'll support you every step of the way.



### FINAL CHECKS

We'll confirm all conditions have been met and review everything one last time.



### LOAN FUNDED

Your lender releases the funds and they are sent to the relevant parties.



### SETTLEMENT DAY

The property is officially transferred into your name. Congratulations!



### GET THE KEYS

It's time to collect the keys and start enjoying your new home.



### SETTLE IN

Unpack, explore and make your new house feel like home.



### ONGOING SUPPORT

We'll check in after settlement to make sure everything is going well.



### We're with you long after settlement.

From loan reviews to answering questions after settlement, we're here to support you as your home loan needs change.



### Top Tip

Keep a record of your loan documents and lender details in a safe place for easy reference in the future.





### IMPORTANT THINGS TO REMEMBER

- Review your loan terms and repayment schedule
- Set up loan repayments (direct debit or other)
- Budget for ongoing home expenses
- Consider building an emergency fund
- Reach out if you have any questions – we're here to help



### WE CAN HELP YOU PLAN AHEAD

Your home loan is just the beginning. We can also help you:

-  Review your loan regularly to make sure it still suits your needs
-  Understand your home loan options as your circumstances change
-  Connect with trusted referral partners where appropriate
-  Plan possible next steps, such as refinancing, renovating or purchasing another property



### You've found the right home – now let's keep your loan working for you.

We're here to support you and answer questions as your needs change over time.



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Our support  
doesn't end when  
you get the keys.  
It's just the  
beginning.

## LIFE AFTER SETTLEMENT

We're here for the long term – not just to help with your first loan, but to support you as your home loan needs change.

Here's how we continue to support you:



### ONGOING SUPPORT

We're always just a call or email away.

- ✓ Answer your questions
- ✓ Review your loan
- ✓ Help with changes to your situation



### REVIEW YOUR LOAN

We'll check in to make sure your loan still suits you.

- ✓ Annual loan reviews
- ✓ Rate comparisons
- ✓ Options to consider



### FUTURE LOAN OPTIONS

We can talk through future home loan options if your needs change.

- ✓ Equity strategies
- ✓ Next property loan options
- ✓ Helpful referral connections



### CONNECT WITH PARTNERS

The right support today can secure your tomorrow.

- ✓ General insurance referrals
- ✓ Helpful service connections
- ✓ Support after settlement
- ✓ Peace of mind



*We're in your corner – always.*

From your first chat to future home loan questions, our aim is to keep things clear, practical and supportive.

“ Jet Wealth exhibited exceptional professionalism throughout the home loan process. Their expertise and attention to detail were evident, ensuring a smooth and efficient experience. I highly recommend Jet Wealth for anyone seeking a professional touch in securing a home loan.  
– Brad

### WHEN TO REACH OUT

Life changes – and so can your loan needs. Get in touch if you're:

- ✓ Looking to refinance
- ✓ Planning renovations
- ✓ Buying an investment property
- ✓ Experiencing a change in income
- ✓ Wanting to pay off your loan faster
- ✓ Unsure if your loan is still right for you



### WE CAN HELP YOU ACHIEVE

Your home loan is just the beginning.

- Clear Home Loan Options  
Clear goals and smarter financial decisions
- More Lender Choices  
Access to more lenders and more choice
- A Smoother Process  
For you, your family and generations to come
- Ongoing Loan Support  
More time, more experiences and less financial stress

### OUR PROMISE TO YOU

- ✓ Clear Expectations  
We act in your best interests when providing credit assistance.
- ✓ Clear communication  
We keep things simple and explain everything.
- ✓ Long-term relationship  
We grow with you and celebrate your wins.
- ✓ Support that matters  
We hope you understand your options and move forward with confidence.



*Let's keep your home loan journey simple.*

Reach out today for a review or chat about your next step. We're here for you – now and always.



### LET'S CHAT

Book a free, no-obligation appointment with our team today.



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## COMMON HOME LOAN QUESTIONS

Everyone's situation is different, but here are answers to some of the most common questions we hear.



### HOW MUCH CAN I BORROW?

It depends on your income, expenses, assets, and existing liabilities. We'll assess your full picture to find out what's possible.



### WHAT DEPOSIT DO I NEED?

Most lenders require a minimum of 5% deposit for owner-occupied homes, however a larger deposit can help you avoid LMI and get a better rate.



### WHAT IS LMI?

Lenders Mortgage Insurance protects the lender if you have less than a 20% deposit. In some cases, it can be added to your loan.



### HOW LONG DOES THE PROCESS TAKE?

From application to settlement typically takes 4-6 weeks, depending on the lender and your circumstances.



### CAN I MAKE EXTRA REPAYMENTS?

Yes! Most loans allow extra repayments. This can help you pay off your loan faster and save on interest.



### CAN I REFINANCE LATER?

Absolutely. We can review your loan anytime to ensure it continues to meet your needs and goals.

### OUR TIPS FOR SUCCESS



#### BE PREPARED

Having your documents ready helps speed up the process.



#### KNOW YOUR GOALS

It helps us find the right loan that matches your plans.



#### ASK QUESTIONS

There are no silly questions. We're here to help.



#### REVIEW REGULARLY

Your needs change, and your loan should too.



#### WORK WITH EXPERTS

Our experience can help make the process clearer and less stressful.

*We make it simple.*

No jargon. No pressure.  
Just clear advice and support every step of the way.



*Ready to take the next step?*

Let's chat about your goals and find the right home loan for you.  
Book your free, no-obligation appointment today.



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*Your trust.  
Our commitment.  
Your future.*



# OUR COMMITMENT TO YOU

At Jet Wealth, you're not just another client. You're a valued partner. We're here to support you today, tomorrow and for the long term.



## Our promise to you

We act in your best interests when providing credit assistance, explain your options clearly and support you through the loan process.

## WHAT SETS US APART



### CLIENT FOCUSED

Your goals drive everything we do. We listen, understand and deliver solutions tailored to you.



### EXPERT GUIDANCE

Our team has the knowledge, experience and access to a wide range of lenders and products.



### CLEAR & TRANSPARENT

We keep things simple, explain your options clearly and never use jargon or pressure.



### RELATIONSHIPS THAT LAST

We're here for the long haul and grow with you and your family through every life stage.



### RESULTS THAT MATTER

We celebrate your wins and are committed to supporting your home loan journey.

## YOUR JOURNEY WITH US



### 1. CHAT

We get to know you and understand your goals.



### 2. EXPLORE

We review your options and explain the best path forward.



### 3. APPLY

We handle the process for you and keep you informed.



### 4. SETTLE

We help you move forward with confidence and ease.



### 5. GROW

We continue to support you as your goals evolve.

## A REMINDER



- ✔ Home loan products, terms, and conditions vary.
- ✔ We're here to help you understand your options and make informed decisions.



## Let's take the next step together.

Book your free, no-obligation appointment today and let's talk through your next home loan step. We're here for you – now and always.



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We're here for you!





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## CLEAR HOME LOAN GUIDANCE. SUPPORT FOR YOUR NEXT STEP.

We provide practical guidance and a wide range of home loan options to help you make informed decisions and move forward with confidence.

### OUR SERVICES



#### HOME LOANS

We'll help you find the right home loan option for your needs.



#### REFINANCING

We compare options to help you find a better fit for your current situation.



#### INSURANCE CONNECT

We can connect you with trusted insurance partners to help protect what matters.



#### LOAN HEALTH CHECK

We'll review your loan to make sure it's still working for you.



#### CASH FLOW SUPPORT

We can connect you with tools and resources to help you stay on track.



#### DEPOSIT & EQUITY OPTIONS

We'll help you understand your options so you can plan your next steps.

### THE JET WEALTH DIFFERENCE



#### 1. CONNECT

We start with a conversation to understand your needs.



#### 2. DISCOVER

We explore your options and explain what's available.



#### 3. STRATEGISE

We prepare a home loan recommendation for you.



#### 4. IMPLEMENT

We handle the details and keep you informed.



#### 5. SUCCEED

We support you every step of the way.



### WHAT OUR CLIENTS SAY

“ I'm 21 years old, a first-time borrower with no credit history, and Jet Wealth was able to get me a loan where others couldn't. Thank you so much. I highly recommend them to everyone.

– Jack (Google Review)



*You have goals. We have the expertise.*

Together, we'll help you understand your home loan options and take the next step with confidence.

**Let's make it happen.**



*Ready to start your journey?*

Book your free, no-obligation appointment today.

**We're here for you – now and always.**



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