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BACK TO SCHOOL

NEWS - February 2012

Back To School Tips

With the new school year upon us, there's a lot to think about, organise and do for the whole family. Being prepared and making sure things run smoothly is not always guaranteed, but we wanted to share some tips with you for helping you get through the back to school blues.

- 1) If you've left things to the last minute, don't panic, you can pick up most school supplies readily from Big W or similar stores. Check now that you have your child's uniform, books, pencil case supplies, shoes, backpack, lunchbox and hat ready to go.
- 2) Make sure you and your family are familiar with how they're getting to and from school each day - parental pick-up, bus, train, etc. It's not a bad time to remind your child about stranger-danger.
- 3) Set routines that include things like waking up, breakfast, where and how school bags and uniforms are stored, homework times and after school activities. Having a chores and rewards chart can help teach your child responsibility and the value of earning money.
- 4) Family calendars are a great way to make sure everyone knows what's coming up. Schedule everything, including extra curricular activities, as early as possible.
- 5) Give the kids healthy food for school. Although it sounds like a lot of work, it doesn't have to be - there are a number of websites that provide easy, healthy school lunch ideas, like kidspot.com.au.
- 6) Label everything! Including books, bags, uniforms (right down to shoes and socks) - basically anything that goes to school! Everything can be lost or mistaken for someone else's belongings, so best to have everything named so you have a better chance of getting it back.
- 7) Plan ahead for school holidays as early as you can. Local school holiday programs fill fast, as do popular holiday destinations, so the sooner you have everything locked in, the less stress you'll endure. Pre-plan times and dates with family if your kids are visiting - the more notice you give, the easier they'll be to organise.



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Dream Home Too Expensive?

For many Australians, buying a house is the most expensive commitment they'll make in a lifetime, and for most first homebuyers, their dream home is well out of their budget. Are there any other options for getting into the real estate market? Of course there are.

Buy as a group - Rather than buying a property on your own, consider sharing the costs with others such as a trusted friend or relative.

Buy an investment property - Investment properties generally don't set you back financially as much as your own home would because rental payments help cover the costs of your mortgage and maintenance.

Buy cheaper - Instead of aiming for your dream home straight up, look at cheaper options to start with. It could be located in a different area or in need of renovations, but this could be a stepping stone to your eventual dream home.

Not all of these options are suitable for everyone, so make sure you talk with your financial advisor before making any decisions about purchasing a property. One thing is for certain though, if you haven't already started saving for a deposit, start now. Regardless of which option you go with, having capital behind you is very important when you apply for finance.



Why Is Good Property Photography Important?

If you're looking to sell your property, one of the first things a good agent will do is employ a professional photographer for you. Because photos are generally the first impression that potential buyers get of your property, it's vital that they serve their purpose well - and that's showing all the features of your property, in order to attract buyers.

Most homebuyers are time poor and rely on the internet to shortlist properties that are attractive to them. Properties that don't have lots of good quality photos can often be overlooked by buyers, especially if there are other property listings with photos that they can peruse easily.

They say a picture is worth a thousand words, but it's also important to have a great property description to go with the photos, even a short video and floorplan to help give potential buyers as much information about your property as possible. Your Professionals agent will be able to market your property with all of these tools to maximise its appeal to homebuyers.



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