

Laura Dean Financial Solutions

Reduce Credit Card Debt

Be smart with your debt.

An investment in the Laura Dean Strategy offers long term wealth creation, with multiple income streams and 100% tax deductibility.

Case study

Jacqui

Annual income	\$115,000
Monthly surplus income	\$1,000
Credit card debt	\$15,000



With interest rates payable on most credit cards now around 20% p.a. it is no wonder people are struggling to reduce their credit card debt. A forestry investment can start to clear your non-deductible debt, whilst saving for your future at the same time.

STRATEGY

- Invest \$40,000* in the Laura Dean Strategy
- Investment funded through a loan with the Commonwealth Bank of Australia on a 12 year principal and interest basis, with first repayment commencing on the first business day in August 2009, funded from monthly surplus income.

OUTCOME

- Jacqui now has diversified her investment portfolio;
- Projected income streams commencing in year 3, 5, 7, 9, 10, 13 and 15, after planting; and
- A comfortable level of gearing, with future interest payments tax deductible.

	WITHOUT Laura Dean Strategy	WITH Laura Dean Strategy
Annual income	\$115,000	\$ 115,000
PFB investment		(\$ 40,000*)
Taxable income	<u>\$115,000</u>	<u>\$ 75,000</u>
Tax on taxable income	\$ 32,000	\$ 16,500
Medicare Levy	\$ 1,725	\$ 1,125
Medicare surcharge	\$ 1,150	\$ 0
After tax income	\$ 80,125	\$ 97,375
Personal tax savings from Laura Dean Strategy		\$ 17,250
Pay of credit card balance		\$ 15,000
Amount available to invest		\$ 2,250



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*The Application Price does not include an allowance for GST as GST is not expected to be payable in respect of the Application Price.