

# Building Wealth Through Property as a Snowy Worker

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Make use of your high income and low living expenses to strategically enter the property market and secure your financial future.

**Read more >>**



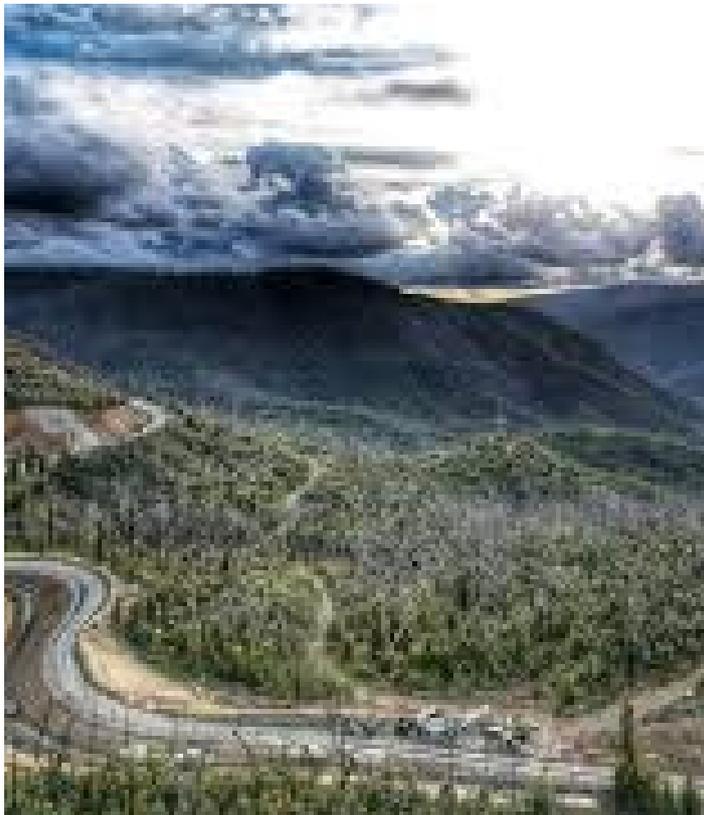
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# How We Empower FIFO and DIDO Workers

FIFO and DIDO work gives you strong income, but it comes with long hours, time away from home, and tough conditions.

Most workers only do it for a period of their life, and the smartest ones use that period to set up their financial future.



Right now, while your income is high and your day-to-day expenses are low, you're in one of the best borrowing positions you'll ever be in. This is when banks look at you most favourably.

If you wait until you leave site work or move into a lower-paying role, your borrowing power may drop significantly.

This is why taking action early matters.



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## What You Need to Do?

Your first step is simple.

Book a free Zoom or phone call.

We take the time to listen, understand your goals, and guide you from start to settlement.

We work around your roster and know that some weeks email is the only reliable contact.

We were previously licensed financial planners before specialising in mortgage broking, which means we can help you with the full picture—borrowing, strategy, property professionals, tax-aware planning, and long-term wealth building.

**Ready to get started? Book your free consult below.**

**GET STARTED**





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# Our Proven Lending Advice Process

## 01 Know Your Borrowing Power

We begin by learning about you. Then we show you exactly what you can borrow, how much it will cost, and what schemes you qualify for. If you're not ready, we give you clear steps to get there.

## 02 Identify the Schemes You Can Use

You may be eligible for:

- Parent guarantor structures
- Australian Government 5% Deposit Scheme
- State stamp duty exemptions

## 03 Understand Your Loan Options

We explain fixed, variable, offset, and the features that actually matter to your situation, without the jargon.



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# Our Lending Advice Process

## 04 Submit Your Application

- We prepare your application, manage everything with the lender, and handle any hurdles along the way.

## 05 Support from Offer to Settlement

- We help with making offers, deposits, conveyancing, insurance, tenancy issues, and even settlement day challenges.

## 06 A Long-Term Relationship

- Your purchase is only the beginning. We review your loan regularly, negotiate better rates, and remain available for future planning, refinancing, upgrades, and wealth-building conversations.





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# Where Should I Buy?

Many Snowy workers buy in their hometown because that's where they plan to live long term.



Others want to build wealth quickly and prioritise fast-growing suburbs anywhere in Australia.

For clients who want the best long-term return, we use independent data-driven analytics to identify high-growth locations that fit your budget and goals.



## **Do you recommend house and land packages?**

We generally recommend avoiding them. Sales agents are often heavily incentivised, and properties can be overpriced. Instead, we suggest established homes supported by genuine research and expert buyers' agents.



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## Success Story 1 - David

David saved \$100k and wanted to buy near Brisbane. Using QLD stamp duty concessions and the 5% deposit scheme, he secured a \$700k home without paying stamp duty or Lenders Mortgage Insurance.

During his 9-month transition out of Snowy Hydro, the property grew 5% in value. When he moved in, he held approximately \$130k in equity.

This is the advantage of using your FIFO income while you have it.





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## Success Story 2 - Sonya

Sonya saved \$160k but wasn't sure where she wanted to live. She earned \$140k and wanted her money working harder.

After securing a pre-approval, she purchased an investment property in Newcastle for \$1,000,000 with the help of a buyers' agent. Her loan was \$900,000, and the property rented for \$825 per week.

After tax, the property cost about \$140 per week. After the first year it had increased in value by 8%. With estimated growth between 5–7% per year, Sonya's equity could grow from \$150k to between \$250k–\$325k in three years.

This gives her choices for the future: a home to live in, more investment options, or lifestyle changes.





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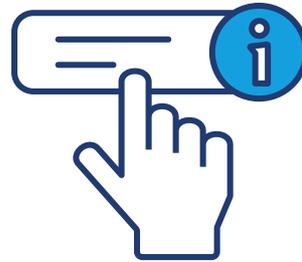
# Not Ready Yet? Lets Create Your Road Map

Not everyone is ready to buy today. Life happens. You may be dealing with divorce, running a new business, rebuilding savings, or managing ATO debts.

We regularly have "Road Map Conversations" with Snowy workers, clear, honest strategy sessions that show you exactly what needs to happen for you to reach your goal.

If you need a roadmap, we're here to help.

**Read the full article here:**





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# Are You a First Home Buyer?

**There are powerful schemes available:**

## **01 The Australian Government 5% Deposit Scheme**

Updated in 2025. We help you navigate every detail.

## **02 Stamp Duty Exemptions and other Schemes**

For example:

- NSW: no stamp duty up to \$800k, with concessions to \$1m.

## **03 Other Options**

Parent guarantors, buying with friends, or structured share ownership.



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## FAQS

### 01 Do I need to live in the property?

It depends on the scheme. Some require 6–12 months of owner-occupation. We guide you through your options.

### 02 Can you help with investment properties?

Yes. Many FIFO workers start with an investment property first.

### 03 How many banks do you work with?

Over 30 lenders and more than 100 products.

### 04 What does it cost?

Nothing. The lender pays us at settlement. We work for you, not the bank.





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## Why Work With Us?

We're Snowy locals with an office in Berridale.

We understand the FIFO lifestyle, the challenges of shift work, and the urgency to make the most of your high-income years.

We invest in property ourselves and bring decades of experience in lending and financial planning. We're not just mortgage brokers, we are strategic partners in your wealth building journey.



We move fast, communicate clearly, and genuinely care about helping you build long-term wealth.

Click below to book your obligation-free appointment.



Want to read more about us first? Check out our Google Reviews at



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# Get In Touch

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