

Infinity Group Australia is revolutionizing the personal finance industry

The multi-award winning company helps clients pay off their mortgages faster with stern accountability and education

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EINPresswire.com/ -- Across Australia, home owners and buyers are turning to [Graeme Holm](#) and his team at Infinity Group to help lower their mortgage payments and pay off their debts faster. Graeme spent over a decade working in finance and for a major 4 Australian Bank company, he saw first-hand how the system continues to work against the buyer, keeping them in debts that they cannot repay for long periods of time. He was disgruntled, but he knew that with education and taking responsibility, anyone can become “financially fit” and take control of their finances. His team works one-on-one with each client and makes every dollar count.



Award Winning Mortgage Broker - Graeme Holm

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Elissa Doyle

Growing up, Graeme noticed the stress that his family and friends' families faced with finances and debt, particularly the inability to pay bills and their mortgage payments. He wanted to work in a field where he could make a significant difference and positive influence on people's lives, and he knew he could do that in finance. He had a competitive nature and a strong passion for the industry.

Just a few years into his career, Graeme was working as a lending manager, where he made house calls to clients to help them learn how to take control of their finances. He would drive long distances - sometimes up to 250km, to sit with the clients, get personal, and hear about their needs.

While doing this, Graeme began to notice that home buyers were taking out mortgages on houses, with little know-how on repaying loans and how the borrowing system could lead to borrowers paying thousands of dollars more than necessary over time. He was seeing clients who had taken out loans 6-8 years earlier, had yet to make payments on their principal and were only paying the interest on the loan, and in some instances their debts were now higher than the initial home purchase price. Graeme knew he had to help these clients, and many others in the same situation. For many lending managers, when hearing these stories all day and every day, you can become immune or take a stoic's approach. Graeme, on the other hand, became increasingly passionate and wanted to help. He saw these buyers and families struggling, buried in debts and unable to make positive advances on their mortgage payments.

Graeme noticed that most home buyers were forced to buy a one-size-fits-all package for their mortgage, because that is the only option available through most banks and lending institutions. There is little regard for personal needs of each client. He knew there had to be a better way. He and his partner Rebecca Walker began to think differently about home loans and the rules around them. They wanted to challenge these perspectives, such as:

□ Why are home loans for 30 years? Who chose that amount of time and why?

□ Are customers just always encouraged to spend? And not save?

□ Why do we, as humans, not set our own household budget that is more than our expenses?

□ Why do banks have offsets accounts, where customers always have direct access to the funds?

□ Why is it possible to have a credit card limit that is beyond the monthly net income for a household? Shouldn't this be regulated to prevent more debts?

□ Why does someone need a credit card that is beyond their income?

It was this thinking that lead Graeme and Rebecca to develop an innovative method of accountability to help clients achieve success. They started [Infinity Group Australia](#), and what they created is now a multi-award winning model where clients have access to a personal budgeting specialist, who holds them accountable to manage their everyday spending habits. This specialist, or "personal financial trainer" creates a bespoke program for each client, focusing on stern discipline and dollar-for-dollar tracking.

The model at Infinity Group starts with each of the trainers getting to know their clients. Before doing anything else, there is a series of at least 2 to 3 consultations to know clients personally, about their family, payments, financial history, goals and struggles. They paint a clear picture of how they spend their money, and then work with the clients on a new regimen. The regimen is designed to be extremely personalised, with goals that are achievable, so that clients see results and success immediately, and they are motivated to stick with the program. Much like personal trainers for fitness, the Infinity personal finances trainers give one-on-one guidance and coaching to ensure clients' success. Clients can easily track their progress, with detailed monthly reports, and regular check-ins with their trainers to answer any questions and discuss performance. Infinity gives clients access to the latest personal accounting software, such as FinTech or My Prosperity, to track their accounts, income and spending, asset values and taxes. Infinity is not only side-by-side with their clients every step of the way, but they also educate them on managing personal finance and forecasting for the future.

The goal of every program is for clients to make every dollar count and break their destructive spending habits. The Infinity Group trainers instill 'tough love' on clients, which is often what they need to make changes in their lifestyle. Humans are naturally inclined to spend, reacting on impulses. Money received is almost immediately spent. Likeways, consumers are encouraged to use credit, and this leads to spending more than what they earn, and interest charges on top of what was purchased. Graeme trains on a debit system instead, "if you can't pay cash, then you're not buying it!" Under the Infinity method, every dollar has a purpose and is accounted for. Purchases are declared wants or needs, and there is a clear difference between the two



amazon best selling author graeme holm

categories. Impulses are kept in check. Clients learn to manage and limit their monthly spending, to not go beyond what they earn, and to eliminate the urge to buy on credit.

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

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