



# Funding FREEDOM

A smart financial plan and sound advice can help you discover how to live your RV dream



**R**Vs are a great way to spend weekends, weeks, months or even years enjoying some of the incredible experiences Australia has to offer. The freedom to do what you want, where you want and when you want is something that's hard

to find in the travelling world. A holiday that's supposed to be relaxing can easily be restricted by flight schedules, cruise departures and hotel check-outs.

This freedom, particularly over the last decade, has called thousands of travellers out and onto the open road in search of an endless summer. However, with travelling comes a variety of expenses. While the daily cost of RVing is usually much more affordable than international travel or hotel-based holidays, the capital cost of RVs and tow vehicles entails significant investment – and there are good and bad ways to achieve this.

There are a number of options that can be explored, if you're seeking some funds to enjoy a hard-earned break. Personal savings are a great start, but can be difficult to accumulate if you're looking to get on the road as soon as possible. Dave Challinor, proprietor of Brisbane based Fortified Finance, understands the restraints placed on Australian travellers. Dave is a finance expert determined to assist RVers to get on the road. A family man, traveller and lover of the outdoors

## KNOW YOUR RATES

Interest rates are essentially the lifeblood of the consumer finance industry, which most loans taken out to facilitate travel fall under. It's important to know what your interest rate is, and the conditions it comes with should you choose to accept the terms. Fixed-rate loans, for example, reassure you with a regular repayment that is fixed regardless of the conditions of the rest of the finance industry. However, should you wish to pay the loan out early, there may be expensive exit fees, or you might be unable to repay it early at all.

Variable rate loans have little or no early repayment consequences, but are susceptible to interest rate changes as the finance market fluctuates. This is just the tip of the iceberg when it comes to finance. Chattel mortgages, hire purchase agreements, company finance and reverse mortgages are just a few examples of the complexities that lie within a field that can be difficult to navigate without some expert advice.

For these purposes, it's worth talking to a finance professional before making any commitments that can have you locked into a contract for a long time. Finance is nothing to be scared of, and is a great way to travel our beautiful country in your RV, but due diligence is required to get the results you're after.



Sound financial planning can help you realise your RVing dreams



himself, Dave knows all too well how great the call can be to get an RV and get on the road.

Dave said one of the most important things to consider is the relationship you would like to develop with your finances. Major banks don't always have the time, attention or desire to listen to the needs of each individual client.

Dave specified that it's worth doing some research into the various institutions that are available, including smaller-scale brokers and lenders. Often brokers that are independent of the banks can relate more realistically to what you need to get on the road, and are more willing to facilitate it through exhausting all possibilities.

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Be sure to get full explanations of any paperwork you may be signing



Many RVers throughout Australia are looking at finance to continue travelling



Financial advisers that work from the road are helpful, as they can meet you at a convenient time and place to sort out your plans

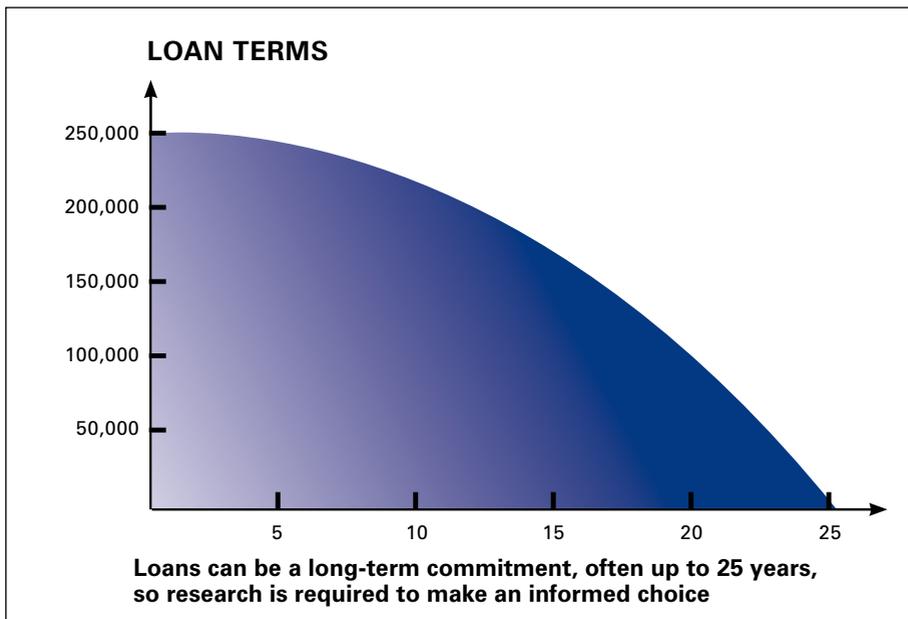
## FORTIFIED FINANCE

Fortified Finance hold a combined total of over 35 years in the finance industry, so there's almost nothing the team can't help you with as far as finance is concerned. They know and love the RV industry. Often travelling himself, Dave is able to facilitate anything from a basic personal loan right through to the most complex of financial transactions, such as commercial property finance.

The aim of Fortified Finance is to provide its clients with a one-stop shop to take care of all their financing needs, while also tailoring packages to suit unique financial situations. "We are specialists in getting finance for sole trader or company-based incomes. Large banks are often geared towards PAYG-style incomes, which are great, but we are able to facilitate finance for all incomes. We know one size loan doesn't fit all," Dave said. Feel free to give Dave a call to discuss how you can get your RV dream on the road.



Dave works long days meeting with clients, but says the results are worth it



"It really comes down to a mix between personal preferences and financial goals," Dave said. If you're after an instant approval finance solution that may not give you the best rate or repayment terms, then major banks are a great way to facilitate that. It's when you're looking to secure the lowest interest rate possible, and work face to face with someone who really understands what you're after, that brokers or independent finance companies really come into their own. Finance is a great way to get

on the road as soon as you can. But it's a complicated field and one that takes years to master, so seek some financial advice to ensure you are making the best decisions possible. ■

## FOR MORE INFORMATION

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