



South Australia – the land of opportunity

In 2004, Manyok and his wife, Abul, moved their young family from Sudan to South Australia, in search of a better future. Since that time, they've secured their own little piece of South Australia through HomeStart, and have been able to pursue some of their other aspirations, like education.

Prior to entering home ownership, Manyok's family were renting, but after moving rental properties a few times, Manyok and Abul had a real desire to settle their family down and provide their children with some stability.

'I was intending to buy so I researched into the banks to see what they had to offer trying to find something suitable, and then I found HomeStart! I went to all the banks, but HomeStart had the best option,' Manyok said.

As Manyok points out the home buying process is not a simple one, but the HomeStart loan consultants were there to help him through every step of the way.

'I wasn't sure what I could do but I had two consultants who were very helpful and explained everything. They explained all my options and the features of the Breakthrough Loan. The Breakthrough Loan suits my situation, and I now have more financial flexibility,' explains Manyok.

The Breakthrough Loan has helped Manyok and his family to make South Australia their permanent home and the boost to their borrowing power without adding to their repayment amount, has also allowed them to pursue their educational dreams.

'The repayments on my loan are not as much as they would have been with a normal loan, so I can pay my children's school fees. The Breakthrough Loan has helped me a lot with financial relief,' Manyok says.

And it's not only the kids who are able to pursue a better education, Abul is currently studying English, staying at home with their children; and while Manyok is working part-time, he is also busy with full-time study, undertaking a degree in social work, the profession he had a real passion for in Sudan.

'In Sudan I was a civil servant working in the government, and social work was part of the work I did. Once I have completed my study here, I would like to continue working as a social worker,' Manyok says.

Your story

You may feel that your home ownership story is not necessarily exceptional or inspirational, but to others it may provide optimism and encouragement; a story they can relate to.

At HomeStart, we love hearing your stories, so if you would like to be included in *News from home* email us at mystory@homestart.com.au

Stories will be published (at the editor's discretion) in upcoming issues of the *News from home* newsletter.



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Keep warm this winter without your energy bills heating up

With the winter here and the cold knocking at our door, we are all reaching to turn up the heat. But raising your thermostat can also mean a rise in your energy bills.

There are many ways that you can still feel snug at home without increasing your energy use. Here we share some simple yet effective tips, which show you how to keep warm in winter, and keep your bills under wraps.

Don't sleep and heat – don't leave heating appliances on overnight or when you are out, this uses energy unnecessarily and you won't feel the benefit. If you do want to be warm when you wake up, or arrive home, ensure you have a timer and set your appliances to switch on 15 minutes prior to when you return home or wake up.

Keep the heat in – heat can escape from the home in many ways, and there are things you can do to keep the warmth indoors. Heat can escape through windows and doors, so make sure they are well sealed, including closing off any unused rooms. Drafts can be stopped by investing in a 'door snake', a fabric-covered draft excluder that sits at your door.

Let the sun shine – although it's winter, the sun is still producing heat which can be used to warm up your home. If the windows in the room you want to heat face the sun, then keep the curtains or blinds open during the day and allow the natural light and warmth in.



Have a 'spring' clean – one way that you can feel warmer in your home, without making any changes to the temperature, is to move your furniture. Check to see if any of your furniture, such as your sofa, chair or perhaps even your bed, is by a draft or blocking any radiators. If they are, move them away from the source of the draft or heat, and you'll feel the benefit.

Keep a check on your thermostat – a small change of just one degree cooler can make savings to your energy bill. Government website yourhome.gov.au recommends that, where possible set thermostats to 18 to 20 degrees during winter, as each degree of extra heating in the winter can increase energy consumption by about five to ten percent.

There are many changes, big and small, that you can make around the home to keep the warmth in and make your home more energy efficient. Visit dtei.sa.gov.au/energy and yourhome.gov.au for more ideas.

HomeStart's FREE Seminar – buying or building a home

Do you know someone who is thinking about buying or building their own home but is not sure where to start?

This free seminar covers everything people need to know about the home ownership journey, with a special focus on the things to consider when building a home.

Hear from a range of industry experts including lenders, conveyancers and real estate agents about:

- HomeStart products and loans for construction
- steps to the home buying and building process
- how a conveyancer and real estate agent can help
- first home owner grants
- what the jargon really means
- home buyers legal rights and responsibilities.



There will also be an opportunity to ask any questions in a friendly, informal atmosphere.

Date: Tuesday 17 August 2010

Time: 6pm - 8pm

Location: 153 Flinders Street, Adelaide

This free seminar is very popular so visit homestart.com.au/buying-a-home/free-seminars to secure a place.

To find out more about HomeStart products or services, please call 1300 636 878 or visit homestart.com.au

The new HomeStart online experience



HomeStart recently launched our new widescreen customer website.

The update of the website aims to provide you with an enhanced online experience by:

- improving navigation – making it easier to find what you're looking for
- including more useful information – a new 'homebuyers information' section and an 'existing customers' section
- updating the website with a fresh new exciting look, with regular updates and promotions.



We'd love to hear what you think about the new site. To provide us with your feedback complete our online survey, via the following address homestart.com.au/customer-survey

Have you registered on eHomeStart?

Manage your home loan online through eHomeStart. You can make additional repayments, update your contact details, view online statements and more. Go to homestart.com.au and register for a password today.

Tax time – how to make every dollar count

If you receive a tax refund this year, consider paying extra on your home loan – you could save thousands in interest and reduce the life of your loan.

From 1 July to 31 October, you will need to dig out your paper work and lodge your tax return with the Australian Taxation Office (ATO). While not everyone enjoys tax talk, most people do enjoy getting a refund, which can feel like an unexpected 'bonus' payment.

If you do receive a tax refund, why not consider putting all or some of it toward your home loan? Making voluntary lump sum payments above your usual repayment amount is a great way to reduce the amount of interest you pay over the life of your loan. It can also reduce how long it takes to pay off your loan – so you know you're putting that extra to good use.

Making a voluntary repayment is easy. You can log on to eHomeStart via homestart.com.au or contact your Loan Manager.

Keep in mind that if you have an Advantage, EquityStart or Nunga 2 loan, voluntary repayments go to these loans first. You can make repayments of up to \$10,000 p.a. on fixed loans before fees apply.

For more information on lodging your tax return, call the ATO on 13 28 61 or visit ato.gov.au



Top loan tips

Repayment cycles to suit you

Did you know that you can change your HomeStart direct debits to pay weekly, fortnightly or monthly, at any time at no cost?

For example, if your pay cycle has changed, you can set up your repayments to fit around this. Visit eHomeStart, or call your Loan Manager to update your details.

Keep ahead of the rise

With interest rate increases, it's a good idea to keep an eye on how much interest is accruing on your loan each month.

If you can, increase your repayments so your balance doesn't grow, however thanks to HomeStart's Repayment Safeguard, voluntary repayments are optional. You can check your balance or make voluntary repayments on eHomeStart or you can contact your Loan Manager.

Keep us informed to avoid late fees

If you do need to defer a repayment for any reason, make sure you give HomeStart plenty of notice, at least one business day. This will help you avoid possible dishonour fees from us, and your financial institution. Contact HomeStart, or call your Loan Manager for further information.

And the winner is...

As we reported in the *April News from home*, HomeStart is a proud sponsor of the Channel 9 Young Achiever Awards which support, encourage and promote the achievements of young South Australians.



HomeStart attended the awards evening, which announced the winners for each of the nine categories. HomeStart would like to congratulate all the finalists and winners involved in the Young Achiever Awards, who are an inspiration and show the good work being carried out by South Australian youth.

At the awards evening, Jason Tindall was named the winner of the Nippy's Environment Award and winner of the Premier's/Channel Nine Young Achiever of the Year, for his work in environmental management and conservation. Jason's prizes included \$1,000 from HomeStart for each of his two awards, and a holiday package from Virgin Holidays.

Jason is the Coast and Biodiversity Project Officer at the City of Holdfast Bay and part-time student at the University of SA

studying Biodiversity, Environmental and Park Management. He is also a volunteer on numerous conservation projects, and works with community groups and schools on curriculum packages.

HomeStart spoke to Jason to find out what the awards mean to him.

'The Young Achiever Awards is a great initiative; the most significant thing for me was to see just how many young achievers our society has. While I am still realising the magnitude of the award, winning has given me the extra drive to get out there and speak to other young people. It has also given me the confidence and ability to inspire them,' Jason says.



Be alert to fraudulent and SPAM email

We would like to remind all customers that HomeStart will never ask you to confirm personal information or supply your password via email.

If you have received an email that you are unsure about, which asks you to verify or provide any personal information or access a link, please do not respond or

action the request. Instead report this to HomeStart by forwarding the email to webmaster@homestart.com.au and delete it from your email account.

For further information, please visit the news section of homestart.com.au Alternatively, contact HomeStart on 1300 636 878 or your Loan Manager directly.

Help the winter nights pass with a \$250 goody basket

To help get you through those cold winter nights, HomeStart are giving you the chance to win one of two goody baskets packed with items to help you enjoy a cosy night in. In each basket, you'll find vouchers to buy music, books and movies, along with quality chocolates, wine and other treats.

Simply fill in the entry form and send it to: **HomeStart 'winter nights' competition, 153 Flinders St, Adelaide 5000** by 20 August 2010.

You must be an existing HomeStart customer to enter, and you will need to include your current loan number (which you can find on your HomeStart loan statement) to be eligible.

Name: _____ Loan number: _____

Address: _____ Postcode: _____

Email: _____ Daytime phone: _____



Conditions of entry: The competition commences on 7 July 2010 and ends on 20 August 2010. Total prize value is \$500. The draw will be conducted by HomeStart Finance, 153 Flinders Street, Adelaide on 25 August 2010 at 12 noon. There will be two winners and they will be notified by phone.

