

# Discover What a PROPERTY MENTOR Can Do for You!

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**Your Road Map to  
Wealth and Passive  
Income**



Helen Collier-Kogtevs  
Property Educator | Investor | Best Selling Author

Hi there,

The fact that you have downloaded this Roadmap to Wealth tells me that you understand the value of having a Property Mentor and they are the right people to have on your team when it comes to property investing. You see, I have been investing for years and I can tell you, without any doubt, the secret to my success is accredited to the wonderful mentors that have helped me to accelerate my investing over the years.

Without them, I would not be in the position I'm in today - which is having the freedom to choose what my day looks like. Imagine if you could do that! What would your life look like? In this report, I hope to take you step by step through the process of what a mentor can do for you, as well as provide a checklist of questions to ask.

## A little bit about me...

Everyone has a financial story... let me tell you mine. I spent my 20's in a heap of credit card debt, I had a car loan and I was renting. I literally worked in my rat-race corporate job to just pay bills and I hated it. I always felt like I was going nowhere fast... until I decided to draw a line in the sand and turn things around. My mentor at the time, showed me a way to reduce all my debts, pay them off (and quickly) and start saving!

I never thought with all the debt I had that I would ever be able to save... but I did. As a result of my hard work, I was able to get on the property ladder and by the time I was 37, I had a property empire that allowed me to retire! As I am not one to watch TV all day or play tennis, I decided to follow my passion for property and to educate ordinary Australians using my roadmap so that they can do it for themselves. Besides, what I teach isn't taught at school.

So as an educator, I have helped thousands of people get on the property ladder and who knows, maybe I can help you too. Enjoy my roadmap and if you would like to [learn more about how I can help you build your wealth through property, then click here.](#)

Looking forward to someday being able to support you on your journey to real wealth.

Cheers, Helen

# Your Roadmap to Wealth and Passive Income Starts with Having the Right Property Mentor and Team Around You.

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Having a property mentor gives you an incredible advantage.

You can avoid pitfalls, make smart investment decisions, and save thousands of dollars by turning their hard-earned experience into your secret weapon.

Your mentor can assess your situation, your strategy and all your deals unemotionally as they look at the numbers and how best to get you achieving your goals sooner.

Imagine the power of having a secret weapon in your back pocket that you can call upon whenever you have questions that need answers. There would be no stopping you.

## ASSESS YOUR NEEDS

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Decide what expenses you need in your life and which ones you can reduce or eliminate.

Can you trade in your car for a cheaper model that will get the job done? Are you paying for a bigger apartment than you need? Make a list of your monthly expenses and see where you can make smart cuts.

Review your phone plan, energy plan and insurances and ascertain if you can get a better deal elsewhere.

## TURN CHANGE INTO OPPORTUNITY

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Small amounts of change and savings can add up to big results. Using your spare change to pay off debts can turn into incredible amounts of leverage.

For example, a 24% interest rate on your credit card debt means that just \$1,000 paid off now will turn into \$240 savings... plus the potential to borrow much more money when it's time to invest in your first property. If you have more than one credit card with a balance outstanding, target the smallest debt first and pay this off as quick as possible. Then add the money you are saving on this debt and add this to the next smallest debt and clear this.

This will then increase the amount you are repaying and reducing the time it will take to pay the debt.

## DISCOVER YOUR POTENTIAL

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A simple Financial Health Check and Borrowing Power Calculation can quickly give you a sense of what you can afford to invest in your first property.

You may be surprised at how much you can invest even with a small amount of capital and a lot of personal debt.

Do a Budget. For most people as long as they can pay the bills they are happy, but tracking where your money goes each month/year is critical to your success.

Start by writing down each day what you have spent OR simply download a budgeting app to your phone to keep track of your spending. You can easily enter your spending within seconds of making a purchase. You may even be amazed at how much money you are wasting. In making small changes you can save yourself \$1,000's per year.

## LEVERAGE YOUR HIDDEN ASSETS

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The home you currently live in may be a great source of borrowing power. You can use your monthly mortgage payments as leverage to negotiate a better deal on a loan. Turn the money you've already spent into the investment property you need!

A cosmetic renovation can also create further equity in your home which you may be able to borrow against for a deposit for further investing.

## TAP INTO MENTORS

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Speaking with mentors gives you an incredible advantage. Avoid pitfalls, make smart investment decisions, and save thousands of dollars by turning their hard-earned experience into your secret weapon.

Have your mentor assess the deal, as they will look at this based on just the numbers, thus taking the emotion out of the purchase.

## TURN ONE INVESTMENT INTO MANY MORE

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Once you get the ball rolling on your first investment, you'll have more capital to purchase your next property.

I used the "Snowball Effect" to ultimately buy up to 30 investment properties. Likewise, you can adjust your strategy to meet your unique goals and create the future of your dreams.

## A Key Point to Consider...

One thing people underestimate is the power of connection. Make sure that when you chose your property mentor, that you resonate with them. You want to be able to trust them and not concern yourself with being skeptical.

It's important to trust the guidance you receive and that you feel comfortable, otherwise you are wasting your time and money.

# 25 Money Saving Tips to Support You to Build Your Property Empire Faster.

1. A great way to save on food costs, particularly in winter, is to purchase ingredients for soups, casseroles and the like and do a big cook up on the weekend then freeze the meals in individual portions.

By doing this it helps you save money in a number of ways. By buying some items in a larger size the cost is often cheaper (but always check this). There is less likely to be any waste with the items that you have purchased. Less energy costs as you are not cooking every day. And lastly, when you get home and simply can't be bothered cooking there is a healthy meal ready in only a few minutes and very little washing up.

2. Never pay full price for everyday items for the home, toilet paper, soap, tissues, cleaning products and laundry products, just to name a few. These items are often on special and when they are buy multiples. Then when you open the last one, keep an eye out and repeat the process. You should be able to achieve anywhere from 30%-50% off the price of these products.

3. A tip for the ladies who grab their hairsprays, colours and hair products at the supermarket, check the prices at the large department stores. Often times the normal price is far cheaper than the supermarkets. And if it is considerably cheaper than the supermarkets again buy multiples.
4. As we all know, we love our coffee. By buying a coffee each day at say \$4 each we could be burning through around \$1500 per year. By having one only on the weekends and making it a treat you could save around a \$1000 per year.
5. Cinemas have movie clubs and by joining these you will be able to get cut price movie tickets. However, check if there is a joining fee and factor this in if it's something that you only do a couple of times a year.
6. Major grocery chains all have reward point's schemes so sign up and include your email address. By doing this you will get the option of clicking on all of the promotions that arrive in your inbox as sometimes these will be double or triple points for the same spend. You will be amazed how quickly these points can add up and these can then be converted to \$\$\$ off your next shop, gift cards and the like. Another tip for these type of rewards is to cash them in each Christmas time and this way you will have that little bit extra for Christmas goodies.
7. If you have an existing mortgage, make sure that you have an Offset Account to ensure that your money is always working as hard as it possibly can for you. Even by saving just a few dollars a month in interest this can help you get to the end financial goal quicker.
8. If you are using a Credit Card, ensure that this is paid off in full each month. If you are not paying it off in full, this means that you are living beyond your means and also paying anywhere between 12%-20% in credit card interest. Also, Credit Card debt will impact the amount that you will be able to borrow for the next property as the banks see this debt as high risk.



9. If you are disciplined enough to pay everything on credit card and then pay it off at the end of each month there are two things that happen by doing this, firstly this gives you a record of everything that you spend and you can ascertain where you could make some savings.

Secondly by using a card that offers rewards points (but remember to go for a low card fee) these can then be used for flights, vouchers and goods. A great way to make use of points is to cash them in for vouchers and these can then make great gifts for Christmas or using the vouchers yourself a treat that you may not have been able to afford. Tip: set up auto payments via your bank so you never miss a payment.

10. When shopping for clothes, stick to basic black, white, grey and blue colours. By having these basic coloured items in your wardrobe you can dress the outfit up with a colourful top or scarf and this way you will not need update all of your wardrobe as often. DFO's are great shopping outlets to save big dollars.

11. When you are in the market for new electrical appliances buy good quality. It is false economy to purchase cheap products as they often will not last as long meaning that you end up replacing them quicker and they may also not be as energy efficient.

12. If you have a large family buy in bulk as this is often much cheaper. Alternatively, smaller families and singles can team up for the same result. Also buying in bulk and freezing in single portions will offer huge saving.

13. Once your freezer is full, another saving tip would be to eat out of your freezer for a month. The goal here is to create meals from what you have frozen. Sometimes food gets forgotten in the freezer and stays in there for ages. Good to review and use up what has gone in.

14. Carpool. It may be that a couple of people where you work live in the same area. Teaming up just a couple of days a week can make for some good savings on fuel each week.



15. If you have older style downlights in your home switch to LED's which will save on your energy bills. There is currently a scheme in place in Victoria to have these replaced free of charge. A quick Google search will provide further details.
16. Review your spending habits and then try to have a no spend day at least once each week. In fact, have a no spend month, a perfect opportunity is February when kids are back at school, Christmas is over and the new year has begun. Only buy essentials so your money is going on bills, mortgage payments and basic food needs.
17. If you love to read, check out your local library. Alternatively team up with other like-minded avid readers and swap books. By doing this it also makes great discussions over a coffee.
18. Take your lunch to work. Buying your lunch each day at say \$10 per day over 48 weeks each year means that you are spending around \$2500 each year. A great way to do this is each night cook a bit extra and take it for lunch the next day. Alternatively, when doing your grocery shopping buy bread rolls, cut and butter them, then freeze them. Then each morning before you jump in the shower grab out the roll to defrost, to which you can quickly add some filling, saving you time in the morning.
19. For all the sweet tooth's out there who love a can of soft drink each day with their lunch, buy a slab of say 24 cans for around \$20 (remember to look for these on special as well) it works out that each can cost only 83 cents. Buying one with your lunch at the café may cost around \$2-\$2.50 each. Again 1 per work day at \$2 over 48 weeks could save you around \$280 per year.
20. Do you hate coins in your wallet and purse? By putting your coins in a piggy bank, you will be surprised how much you could save. Then once or twice each year use this money as a treat. Go out for dinner or a weekend away!!

21. Look for free activities/events to attend in your local area – Facebook advertises local events, so keep an eye out. Often there are community festivals, street markets, food festivals, fireworks that can be great fun. And you never know, you may even make some new friends that live in your local area.
22. Often the best time to buy perfume is Christmas and Mother's Day. During these times there are some great specials to be had and if your favourite perfume is half price, buy two.
23. A great idea for gifts can be a gift of labour. Last Christmas a friend of mine asked what I wanted. My answer was I needed my pavers pressure washed so that became my Christmas Present. A win-win for both parties.
24. If you are taking a road trip make sure you pack food and drinks. Grabbing a couple of drinks at the servo as you fuel up can be super expensive, so planning before and getting drinks from the supermarket can save you a small fortune, particularly for a family.
25. If you work for a large company check out what benefits they offer. Some have a number of staff discounts with affiliated stores, discount movie tickets, fuel discounts, share offers and share allocations for staff.



# Join Real Wealth Australia's Property Mentoring Program and Create the Relaxing, Secure Retirement You Deserve for All Your Years of Hard Work.

For most people, the idea of owning a successful property investment portfolio sounds like a dream... perhaps even an impossibility.

But the reality is that as long as you follow our simple, step-by-step instructions, it's possible to achieve this level of wealth even with an average salary and not much savings in the bank.

In fact, when I first started investing, I had tons of consumer debt, no real assets to my name, and no idea where to begin.

But once I found the right strategies for me, building a large portfolio of profitable properties was as simple as following the right steps and being disciplined about my purchases!

When I created the Real Wealth Australia Property Mentoring Program, I knew I had to give my students the same kind of in-depth knowledge and hands-on support I needed to build the retirement of my dreams.

That's why I've been so strict about offering these benefits to every single student:

## 1. **Systemised Strategy (with a few personal tweaks).**

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Every time you start from scratch, you run the risk of making a huge mistake. By using tried-and-true strategies, personalised to fit your unique financial situation and goals, you can achieve more success in less time... with a lot fewer headaches and surprises. Even if you have a portfolio (large or small), we will review your properties to make sure you're on the right track to achieving your goals.

2. **A Million-Dollar Panel of Experts and Like-Minded Successful Investors to Guide You.**

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Right now, if you're not a Property Mentoring Program student, you have to rely on the advice of random people on the internet who may have never even invested themselves... or worse yet, people who just got lucky. We've proven time and time again that our program works, and when you're putting everything on the line, you deserve that kind of certainty.

3. **Unlimited Access to a Personal Mentor...**

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who will give you direct feedback on the property investing deals you're considering. You won't have to "take a leap of faith." Instead, rely on the expertise of someone who's successfully invested in properties and can tell you whether the property you're considering is a great deal or a retirement-destroying mistake.

4. **2.5 Days of Face-to-Face Education in Our Property Academy Event.**

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The Property Academy is a hugely popular meetup where you'll get to work with successful investors in-person, network with like-minded people, and create new bonds that will help guide you through the journey. (And of course, you'll learn a ton of useful information packed into 2.5 exciting days.)

5. **Private Facebook Group**

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This is where you can trade strategies, get up-to-date information from your fellow investors, and connect with people who are eager to give you their best advice.

6. **The Member's Only Vault, where you'll get Unlimited Data Reports, Videos, Podcasts, Connect with the Experts, Infinite Financial Health Checks and so much more.**

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To give you an incredible advantage over every other property investor in Australia. Learn to grow your wealth with the masters.

## The Seven Qualifications You Must Meet to Join Our Property Mentoring Program

**1. You need to be an Australian Resident or Citizen.**

It makes it easier to borrow money to buy real estate.

**2. You need to be 59 years or younger.**

If you are older than 59, that's OK but we just need to apply a different process for you. We'll need you to get a financial check-up by our financial planner to make sure you are in good financial health.

**3. You must be fully committed to your financial success.**

You must be willing to pull out all the stops to achieve your goals. No longer will you put up with your current situation. No longer will you wait for another minute to pursue your dreams. You must be determined to move forward with your property investing now and implement the education.

**4. You must believe it's possible to attain financial freedom through property.**

Many property investors have succeeded. So, it's absolutely possible for you to succeed too! You just need to know how. And this Mentoring Program gives you the entire "how to" and one-on-one support you need to succeed.

**5. You must be willing to invest in yourself.**

You must be willing to invest time and money on your education, to gain the necessary knowledge to invest wisely. When you invest based on knowledge, the door of opportunities will open.

Success will come faster than you'd think. For example, if you have a mere 1% improvement in your property knowledge each day for just 12 months, you will have a whopping 3,778% improvement compounded over one year. Imagine that level of knowledge applied to your property investing. You would be unstoppable!

#### **6. You must be willing to take massive action.**

To achieve financial success, you can't wait passively for things to happen. You must take massive action to make things happen – *in the way you want*. If you are successful in joining my Mentoring program, you will need to set aside time to go through the program. You will need to complete your coursework. Plus, you will need to do your research, speak with real estate agents, and look for property deals and so on. But the good news is, you can be assured that the workload is **reasonable and totally doable** – even if you're living an extremely busy lifestyle.

How do I know? Well, I had a student who used to work 80 hours a week. He basically had "no life". Fortunately, he decided to make a complete change and sign up for my investing program. **Within 10 months, he bought 12 properties and completely transformed his life.**

So, if you're living a busy lifestyle and are not sure whether you have the time to do my program, you should *not* be worried. The most important point is, whether you're willing to take the action needed.

#### **7. You need some capital (equity or cash) ... or a good source of income to get started.**

Again, my mentoring program is not like the other property courses out there. We are all about results and we only want to take on people who are 100% committed to their wealth creation goals – otherwise I feel like I'm just stealing from you.

If you don't have a cent to your name and you're looking for strategies to create something from nothing, then this is not the program for you. That's because while property is Australia's #1 performing asset class, it does take some money to invest ... and action is what it's all about.

So if you're financially strapped and have no money to invest, my advice to you is to find a good source of income. Then start saving.



# WHAT OUR CLIENTS SAY ABOUT OUR PROGRAM



Nathaniel Galindo - August 2017



Narelle And Tane - August 2017



David And Linda - August 2017



Andrew And Morag Fitzsimons - May 2017



Simon Wilson - May 2017



Robyn Luty - August 2017



Sal's Testimonial - March 2017



Justine's Testimonial - March 2017



Deb's Testimonial - March 2017



Peter & Greta - May 2017



Elizabeth - May 2017



Paul & Irene - May 2017

There are many more testimonials on our website – [click here to see more](#)



# Discover How Real Wealth Australia's Property Mentoring Program Can Help You!

You can now apply for our November Intake.

- ✓ Our main programs only run 3 times per year with capacity for up to 50 students per intake, so you must apply now.
- ✓ We cater for all levels of investors, whether you are new, experienced or even advanced in property investing – we can help you.
- ✓ We are limiting our numbers to ensure all our students get the best service and have the finest experience possible. Plus, we want to make sure we work with action takers who will **achieve real success in property investing**.
- ✓ There is no sitting on the sidelines with us! If you want to be part of the handful of students who receive a best-in-class education and work directly with an **All-Star Team of successful property investors**, simply apply now and make sure you book your no-obligation interview call with our Property Action Coach today.

Spots are filling up, so submit your application now!

Yes! Helen, I seriously want to fast track my property investing success and I understand that my JOINING this program will support me in avoiding deadly cash eating mistakes by learning directly from the vast experience of an All-Star team and best-in-class education.

[Apply Now](#)



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You must be cautious about making investments where your decisions are not based on sound research and independent professional advice as it is not only risky but can be disastrous.

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