

PROPERTY INVESTMENT INSPIRATION TO IMPLEMENTATION

COURSE GUIDE 2021



ONLINE COURSE: [EDUCATION.ASPIRENETWORK.COM.AU](https://education.aspirenetwork.com.au)

CREATED BY

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COURSE OVERVIEW

Property Investment – Inspiration to Implementation introduces the learner to the fundamentals of property investment and is suitable for novices as well as those who have some knowledge or experience but would like to know more.

This course has been developed by Kathy Blahut one of ASPIRE's most experienced and highly qualified Advisors.

Kathy is a foundation member of the ASPIRE Property Advisor Network, an independent group of highly qualified professionals advocating the raising of educational and ethical standards in the property industry.

The course content is grounded in her belief in the power and importance of investment and she aims to convey an enthusiasm for self-determination.

Kathy's mission in writing this course has been to educate and to build the confidence required to act on the opportunities that we are fortunate to enjoy in this country.

She has had two successful careers, in teaching and property, and is a passionate advocate of the power of both to enlarge and enhance the lives of the students and clients she has been able to work with over the years.

Arranged in a logical scaffold of ten Lessons and more than seventy Topics, it is written for people who are curious about the possibilities and motivated to be proactive and to change their own and their family's future by investing and creating wealth for the future.

Many of the most common questions clients ask are addressed in plain language with graphics and stories to make the ideas relatable and applicable.

It is a self-paced learning exercise, divided into Ten Lessons and bite sized Topics within each lesson.

It is of course important to understand that the information and any implied advice in this course is of a general nature and not to be taken as personal advice, please refer to the course terms & conditions on the website.

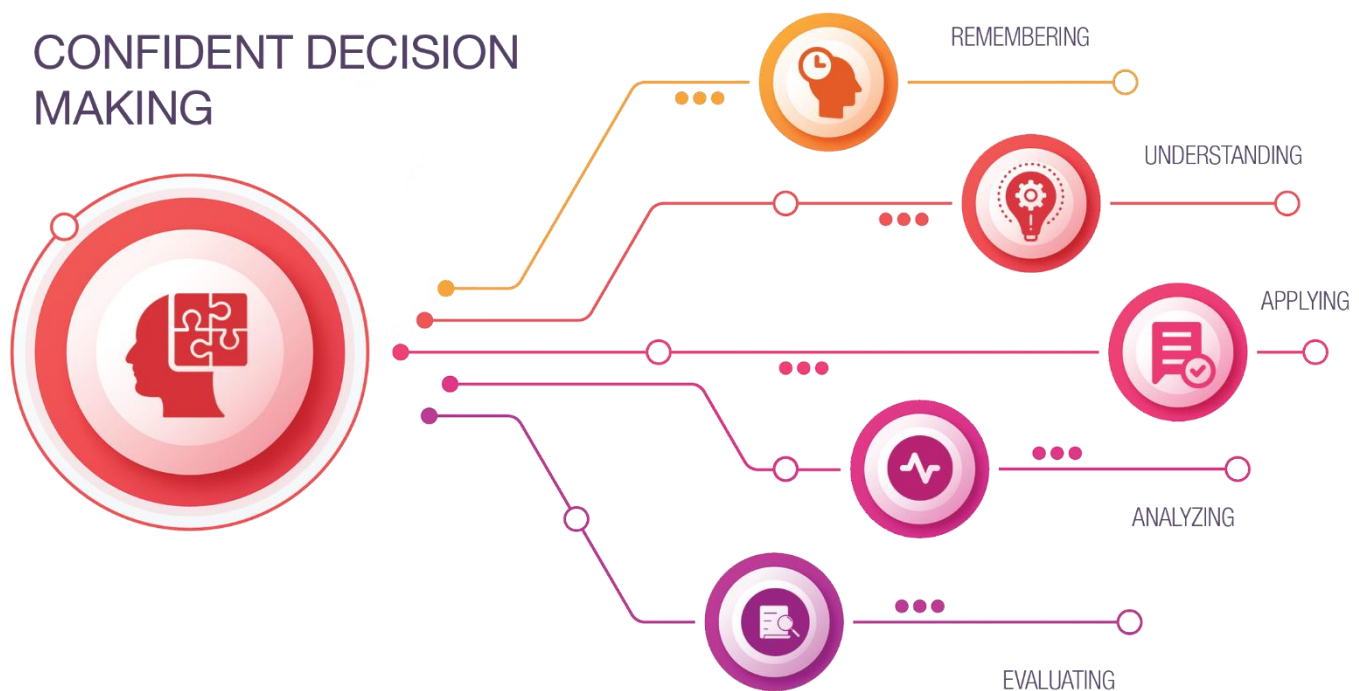
Adhering to the PIPA Code of Conduct, Independent ASPIRE Property Network Advisors are committed to acting in the best interest of their clients, with due care and independent judgment, in order to provide the best possible property investment recommendations, based on facts, to work towards achieving investors goals and to present information that may assist client's decision making process, as accurately, honestly and completely as possible.

This course is designed for all levels of experience and provides information to gain greater understanding on how to investment in property in Australia.



Knowledge isn't useful unless it's applied and so the course aims for the learner to recall and understand information, apply it to their own situation, goals and risk profile and then to analyse and evaluate opportunities in order to make confident decisions to implement.

CONFIDENT DECISION MAKING





COURSE STRUCTURE

The course is structured in a series of Ten Lessons, further divided into multiple Topics within each Lesson.

- ✧ The course is self- paced with a Quiz at the end of each lesson that checks the learner's understanding of the main concepts.
- ✧ To progress to the next Lesson the learner must score at least 60% on each Quiz.
- ✧ **There is no prerequisite knowledge required to complete the course.**
- ✧ Depending on the learner, the course should take approximately 6 – 12 hours to complete.
- ✧ Ideally, time should be set aside to complete one Lesson at a time – completing the quiz and identifying any gaps in your knowledge and re visiting any areas that need to be reviewed.



SELF PACED ONLINE E-COURSE
10 LESSONS COVERING 75 TOPICS

COURSE LESSON CONTENT

The course is structured in a series of Ten Lessons, further divided into multiple Topics within each Lesson, a total of 75 property investment fundamentals covered through the course

INTRODUCTION

- From the author
- The importance of financial literacy
- Outline
- Concepts
- Assessment

COURSE INTRODUCTION

LESSON 1

WHY INVEST

- The study of scarcity
- Opportunity cost
- Production Possibilities
- The importance of investment
- Wealth Creation
- Retirement standards
- Building a business for the future
- Business cycles
- Bringing it all together

LESSON 2

WHY PROPERTY

- Asset classes
- Advantages of property as an asset class
- Drivers of demand and supply constraints
- Property cycles
- Australian Property Market
- Investor mindset
- Good debt vs Bad debt
- Investment vs Speculation
- New property vs Re sales

LESSON 3

WHICH PROPERTY

- Misnomer of the property market
- Types of properties
- Tax deductability
- Locations
- Infill vs Greenfield developments
- Demographics
- Vacancy rates
- Yield
- The things that count

LESSON 4

FINANCE

- The power of leverage
- Equity
- Interest rates
- LVR (Loan to value ratio)
- Valuations
- LMI (Lenders mortgage insurance)
- P&I vs Interest only loans
- Ownership splits
- Cash depositors
- Finance readiness

LESSON 5

INCENTIVES TO INVEST

- Wealth creation
- Financial discipline
- Negative gearing
- Depreciation
- Tax minimisation
- Government policy changes
- Marginal rates of tax

LESSON 6

RISK

- Risk profiles
- Types of risk
- Above average opportunities
- Buyer beware
- Risk mitigation
- Diversification

LESSON 7

COST OF OWNERSHIP

- Purchase costs
- Stamp duty
- Holding costs
- Cashflow worksheets
- QSR (Depreciation schedule)
- Independent building inspection
- Insurances
- PAYG variations
- Capital gains tax

LESSON 8

STRUCTURES

- Personal ownership
- Companies
- Trusts
- SMSF

LESSON 9

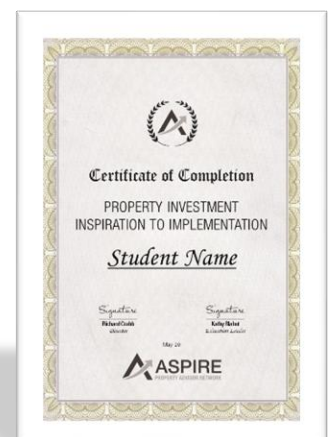
LEGAL

- Registration of land
- Title process
- Subject to finance | Sunset Clauses
- Unconditional Exchange
- Pro rata costs
- Settlement

LESSON 10

COST OF FREE ADVICE

- Everyone is an expert
- General vs Personal advice
- Regulation of the industry
- Common mistakes
- Important considerations
- Professional advice model



LEARNING OBJECTIVES

The course is structured in a series of Ten Lessons, further divided into multiple Topics within each Lesson.

- ✧ The fundamental importance of investment in addressing the basic economic problem of scarcity and the cost of the choices we make and do not make.
- ✧ The benefits that accrue to the nation and individuals of improved financial literacy
- ✧ The complexity and trade-offs involved in managing competing needs and wants of the nation as a whole and as individuals
- ✧ The opportunities, freedoms and relative predictability that we Australians enjoy allowing us to invest and secure our futures
- ✧ The opportunity cost of inaction and the cost of procrastination
- ✧ Why property provides a relatively low risk investment option and how and why it is incentivised by government
- ✧ The imperative to prepare for the future given the enormous demographic changes that are happening in Australia and the unsustainability of current safety net programmes
- ✧ The economic and social context that influences property demand and supply and ultimately, prices.
- ✧ The important considerations in choosing property locations and types and the common mistakes to avoid
- ✧ The power of leverage and how to be finance ready
- ✧ The importance of identifying your risk profile and investing accordingly and sustainably
- ✧ The costs associated with property investment and how to realistically assess out of pocket costs
- ✧ The pros and cons of different legal entities and the need for qualified, specialist advice
- ✧ What the process for purchasing property is and the time frames involved
- ✧ The cost of free advice and how important it is to have a reliable and qualified team of professionals providing specialist advice each step of the process.
- ✧ The difference between general and personal advice
- ✧ Misconceptions to understand and common mistakes to avoid
- ✧ The need for greater regulation in the property industry and more stringent benchmark qualifications for property professionals in order to enhance consumer protection.
- ✧ How the Professional Advice Model works and why a fee for service engagement is the most cost- effective approach



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- ✧ Live 24/7 e-learning platform
- ✧ Go to [EDUCATION.ASPIRENETWORK.COM.AU](https://education.aspirenetwork.com.au) and REGISTER to start today
- ✧ There is **NO** prerequisite knowledge required to complete the course.
- ✧ A must complete course for anyone looking to invest in property
- ✧ Completely self paced online easy to use structure.
- ✧ Certificate of completion issued once completed
- ✧ Ongoing access to all content and future updates to course content revisions after completion in the live e-learning platform



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CERTIFICATE OF COMPLETION



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