

Medical



Take a deep breath and say ah!

As a med student or junior doctor, you know how important a good bedside manner is. It can really make a huge difference to your patient's wellbeing. The same can be said for the kind of service your accountant provides when it comes to your financial health.

At Perks, we offer complete accounting and financial services.

Because let's face it, when you're working 6-7 days a week on busy rotations, you're struggling for time. We get this. We're not just accountants, but partners in your financial success.

With all the services you need in the one place, time is just one of the things we can help you save. This holistic approach is what really sets us apart from other accountants. It's the kind of service you deserve.



This won't hurt a bit

If your accountant isn't well prepped on your industry, chances are you might not be making the most of your money.

It's a bit like making a diagnosis without knowing your patient's medical history. It takes a certain insight and understanding to determine what financial decisions are best for your particular needs.

At Perks, we're experienced in providing financial and accounting advice to young doctors. We've spent years talking with your colleagues, answering their questions and listening to what it is they need. We understand the unique pressures and challenges you face. Coupling this industry insight with our technical financial knowledge, we'll give you the very best accounting and financial advice.

Our Services

At Perks, we're experts in a number of key financial service areas including Accounting and Tax, Finance, Wealth Management and Personal Insurance.

Accounting and Tax

Not only do we have the technical expertise and experience, we understand the unique accounting issues relevant to you as a doctor.

The income you earn over your lifetime is likely to be greater than 90% of the population, but many senior doctors retire well short of achieving their financial goals. And when you're working twice the hours of most professionals, how do you find the time?

That's where we have you covered. We'll provide you with strategic advice and practical solutions to help you grow your money. And make it work for you throughout every phase of your life and career.



Tax Returns

During your time as a student, we're more than happy to help you with your tax return for free. We'll complete and lodge your return so that you get all the tax benefits available to you as a doctor.

Government Financial Support

As a student, you need all the support you can get. At Perks, we'll look at the government support options that could be available to you.

HELP

After six years (and sometimes more) in med school, you probably have a pretty hefty fee debt. We'll provide you with strategic advice on your HELP repayments to reduce your fee debts sooner.

Salary Sacrificing

From your first pay cheque, we'll help set up your salary sacrificing arrangements to maximise their effectiveness.

Finding you money (Not just counting it)

If you're looking for extra cash to pay your student fees, a loan to fund your overseas elective or perhaps the most competitive banking product, we can help.

Finance Solutions

As a finance broker, Perks Finance offers unbiased advice tailored to your needs, personal situation and future plans. What's more, we'll provide you with the most competitive rates, terms and conditions while avoiding undesired penalties, fees and charges.

Take a load off

Being a med student or junior doctor means long hours and even longer days.

Take a load off. We'll conduct all the research needed to source the most competitive finance solutions for you.

Plus we'll undertake all the negotiations with your bank or finance company, as well as prepare your finance submissions.

In other words, your dedicated finance adviser will make short work of getting you a loan.



Perks Finance is a Full Member of The Mortgage & Finance Association of Australia (MFAA), which binds us to the strict codes of practice and guidelines set out by the industry's peak representative body. Perks is a proud sponsor of the AMSS.

Student Loans

Borrow what you need to live and enjoy life now. You'll have the option of deferring repayments until after you finish your studies, along with a very competitive interest rate available only to medical students through Perks.

Personal Loans

Whether it's a loan for your overseas elective or buying a new car, we'll make sure you have the best rates and fees, the best service and a loan that works for you.

Home Loans

When you decide to buy a home, talk to us about getting the best home loan.

Finance Audit and Advice

We'll make sure your banking and finance arrangements meet your current needs and evolve, as your needs change.

Banking

There are plenty of banks and products out there. We'll find you the most suitable bank accounts with maximum interest and minimum fees

Perks is a proud sponsor of the AMSS.

The road ahead

It's a tough gig being a doctor. There's no denying you work long hours and study hard for your money. At Perks we work long and hard too, in order to make your money work for you.

Comprehensive Wealth Management

We know you're just starting out, but it's never too early to start mapping out where you want to be - in fact the sooner you do, the better. Experience shows that even the most clinically successful doctors can have very unhealthy finances.

Whatever your life goals, it's important to have an accountant who's helping plan your future down the road. So, let us help guide you on your journey.



Perks Wealth Management Pty Ltd is the holder of an Australian Financial Services Licence No. 236551.
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Savings and Investment strategy

Make sure your hard earned money isn't wasted. We'll help you get a sound and tailored financial strategy in place.

Superannuation advice and planning

One of the key investment vehicles to help fund your retirement is superannuation. We'll help you enjoy the fruits of your labour in retirement by proactively and strategically managing your super.

Retirement Planning

When you decide to retire, you'll need to make sure you can afford to! We'll make sure your income stream is maximised to fund the retirement lifestyle you want.

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Protection better than a cure

As a junior doctor, you've probably learnt that it's wise to expect the unexpected.

Our personal insurance solutions can provide you with financial protection against the uncertainty, the unforeseen, the undesired and even the "impossible".

Personal Insurance

Our approach to personal insurance will ensure you're fully protected, by:

- Calculating your protection needs
- Building an integrated protection plan
- Selecting and sourcing the most suitable insurance solution, which adequately protects you and best manages your identified risks
- Structuring the ownership of the policy in the most tax-effective way.

If you'd like a closer examination of the following insurance solutions, call us for a consult.

Income Protection Insurance

Life Insurance

Total Permanent Disability Insurance

Trauma Insurance

So, you're nearing the end of your studies, or perhaps you've just started working as a doctor. The last thing on your mind is your taxes and finances. And frankly, that's how it should be.

After all, it's what we do. We'll take care of all your financial needs so you don't have to worry about it.

Whatever your accounting or financial issues, give me a call on 8273 9300 or email me at bielasi@perks.com.au.

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Integrated business services