

Money worries keeping you up at night?



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Recently I've noticed a pattern — not in spreadsheets or rate charts, but in the quiet, honest conversations taking place not only all over Perth, but in homes across Australia. It's the 2am wake-up.

The house is quiet, but your mind isn't. The mortgage. The bills. The "what-ifs?" They all turn up at once. And right now, that moment is becoming more common for those with a home loan.

This isn't just about rates. It's about uncertainty.

The cost of everyday life has shifted, and 2026 seems to be getting more expensive by the day. Groceries, fuel, insurance and school costs are all up — and up significantly. Then layer in global noise and growing recession talk, and even households that are managing start to question how steady things are.

So, what's changed? I hear you ask. I think it's pretty simple; it's the lens people are using.

For a long time, the focus was on borrowing capacity — how much could we get? How far could we stretch? Now, it's a different question entirely: what actually feels manageable? What allows us to live, not just repay?

That gap — between what a lender says is possible and

what feels sustainable for your household — is where a lot of today's stress sits. And it tends to surface when everything else is quiet.

The challenge with 2am thinking is that it has no structure. One thought rolls into the next, and before long you're running through scenarios that feel real in the moment but often aren't grounded in your actual position. Everything feels heavier at 2am.

My advice? When it hits, keep it simple.

Get it out of your head. If you wake up worrying about money, write it down — notes app, an old-school notepad, anything. You're not there to solve it. You're just parking the thought so your mind can switch off again. Because clarity and good decisions don't happen when you're exhausted. Then, in the light of day, give it structure.

In my experience, 10am problems seem more manageable than 2am problems and are easier conversations to have with yourself and everyone else.

Then, have the conversation. Sit down with your broker, your banker or your lender and work through what's real. What would a rate change or going into a recession mean for you and your family? Is your loan set

up the right way? Can you create a bit more breathing room? And, importantly, what happens if things don't go to plan?

This is where perspective matters. Remember, lenders and banks are in the lending business, not the real estate business. And when things go sideways, lenders don't want your home, they want solutions.

Repossessing a property is an absolute last resort, not a starting point. In most cases, there are options and support pathways available well before it gets to that stage.

These conversations are often more straightforward than people expect. Sometimes it's a small tweak. Sometimes it's understanding your position clearly again. Either way, clarity takes the pressure out of the unknown.

It's also worth knowing you don't have to navigate it alone. There are support services available through government and community organisations, and they're there for a reason. The earlier you engage, the more options you tend to have.

But the biggest takeaway is this — don't carry it quietly.

Money stress can be isolating. It makes you think you're the only one feeling it, or that you should have it all sorted.

The reality is very different. Across households, incomes and life stages, the conversations I'm having are remarkably consistent.

People aren't chasing the maximum any more, they're chasing confidence. Confidence that their plan stacks up. Confidence that they can handle what's ahead. Confidence that they're not missing something.

And that confidence doesn't come from guessing. It comes from clarity.

Understand your numbers. Know your options. Create a structure that fits your life — not just on paper, but in reality. Because at its core, this isn't really about rates or loan products. It's about people. It's about families trying to make good decisions in an environment that feels highly unpredictable.

No one wakes up at 2am because of a spreadsheet. They wake up because they care — about their home, their family, and getting it right.

And sometimes, getting back to sleep is as simple as writing it down, having the conversation, and remembering a problem shared is indeed a problem halved.

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