

Financial health check

Do you have specific financial goals?

- I/We have a goal and a plan to reach it**
- I/We have a goal but do not have a plan to reach it
- I/We have not set any financial goals

Are you receiving all government benefits you are entitled to?

- Yes**
- No
- Not sure

*<https://www.humanservices.gov.au/customer/payment-finder/>

Do you know where your money is being spent?

- Yes I/we regularly track our expenditure**
- I/we have a reasonable idea but do not track it
- No I/we do not track our spending

* see our website for a copy of our budget spreadsheet

Has your financial position improved this year?

- Yes my/our savings and investments have increased and or debts have decreased**
- No my/our savings and investment and/or debts have not changed
- No my/our savings and investment have decreased and/or debts have increased

Have you lodged your 2016 tax return?

- Yes**
- It is with our accountant**
- No

Are you on top of your mortgage repayments?

- Yes our repayments are always made on time, we would still be fine if rates increased by 2%**
- We are fine at the moment but would struggle if rates were to rise
- We have missed the occasional payment
- We are falling behind

When did you last review your mortgage?

- In the past 12-18 months**
- Not for a few years
- Never

Where you have other personal debts, what do you pay off of them?

- More than the minimum and I/we are on track to pay them off in a determined time frame**
- I/we only make the minimum repayments
- We often end up re-borrowing anything we have repaid

If you suddenly had to pay for a \$2-5,000 unplanned expense would you be able to?

- Yes, we have money saved in case of emergencies**
- We may need to rely on credit or family and friends
- We wouldn't be able to

Do you have any investments outside of your super?

- Yes**
- No

Do you have enough home building insurance to cover the cost of rebuilding?

- Yes, we are fully covered**
- No, there would be a shortfall
- I'm not sure
- No, we don't have any cover

Do you have enough insurance to cover the contents of your home?

- Yes, they are insured to replacement value**
- Yes but we haven't reviewed the cover for a few years
- No we are not insured

Do you have enough insurance to cover the your vehicles?

- Yes, I/we have comprehensive insurance**
- Yes I/we have 3rd party
- No we are not insured

Do you have dependants who rely on you financially?

- Yes
- No

Do you have enough life insurance to provide for your dependants should you die or become personally disabled?

- Yes, I/we have a sufficient level of cover**
- I/we have some cover but it may not be sufficient
- No I/we do not have any life insurances

Would you/your family be able to survive without your income?

- Yes, I have sufficient income protection cover for this**
- I/we have some cover but it may not be sufficient
- No I/we do not have any income protection insurance

Do you have private health insurance?

- Yes, I/we have cover for hospitals with an excess of less than \$500 (single) \$1,000 (families)**
- No

Do you have more than one super account?

- No**
- Yes, I have decided to so to retain insurance cover that would not be able to be replaced**
- Yes, I have decided to as one is an untaxed fund**
- Yes only as I have not got around to or do not know how to roll over my super?

*see your super fund website/ATO for more information

Do you have a Will?

- Yes, it is current and in line with our wishes**
- Yes, but it is not in line with our current wishes
- No

Have you made a beneficiary nomination within your super?

- Yes, I have a non-lapsing binding nomination**
- Yes, I have a lapsing non-binding nomination
- Yes, I have a non-binding nomination
- No, I have not made a nomination

If your answers are in bold then you are looking healthy