

# STATEMENT OF FINANCIAL POSITION

Page 1 | Date

## CLIENT DETAILS

	Borrower 1	Borrower 2
Name		
Address		
Phone		
Dependants (specify ages)		
Date of Birth		
Current Employment		

Household income - weekly/ fortnightly/monthly (circle)	Borrower 1	Borrower 2	
After Tax Salary	\$	\$	
Centrelink ( <i>before any deductions</i> )	\$	\$	
Family Tax Benefit	\$	\$	
Child Support	\$	\$	
Rental Income or Board	\$	\$	
Other Income (specify)	\$	\$	
Total per Borrower	\$	\$	
<b>Total Household Income</b>			\$

LIVING EXPENSES - WEEKLY/ FORTNIGHTLY/QUARTERLY/MONTHLY/ANNUALLY (CIRCLE)			
<b>Residential (<i>Note: Include mortgage costs in the debts section</i>)</b>			
Housing Costs (rent, rates, body corporate etc)	\$		
Home/Contents insurance	\$		
Utilities (electricity, gas, water)	\$		
Communication (phone, internet, Pay TV)	\$		
Repairs and Maintenance	\$		
Other	\$		
<b>Total Residential Expenses</b>			\$
<b>Transport</b>			
Motor Vehicle Costs	\$		
Public Transport/Taxis etc	\$		
Other	\$		
<b>Total Transport Expenses</b>			\$

Education and Children			
Children	\$		
Self education	\$		
Other	\$		
<b>Total Education and Children Expenses</b>			\$

Personal and Family			
Food and clothing	\$		
Health (inc medical, optical, dental, insurance)	\$		
Family and Personal (inc grooming, entertainment)	\$		
Personal insurance	\$		
Pets	\$		
Other (inc sports, hobbies, subscriptions)	\$		
<b>Total Personal/Family Expenses</b>			\$
<b>TOTAL LIVING EXPENSES (residential + transport + education and children + personal/family)</b>			\$

## DEBTS

Complete as many boxes as possible

Loans Secured by Property	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
		weekly/fortnightly/ monthly (circle)	weekly/fortnightly/ monthly (circle)	weekly/fortnightly/ monthly (circle)	weekly/fortnightly/ monthly (circle)	
Address of Property:						
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Loans Secured by Other Assets	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Details of security						
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Unsecured Loans/Overdrafts	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Credit/Store Cards or Layby	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Utilities/Telco Debts	Balance Owed	Payment Frequency	Agreed Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Lease/Rental Contracts	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Other payment obligations	Balance Owed		Contract Payment	Current Payment	Proposed Payment	Proposed Term
Centrelink	\$		\$	\$	\$	
Student loans	\$		\$	\$	\$	
Fines	\$		\$	\$	\$	
Other	\$		\$	\$	\$	
<b>TOTAL DEBTS</b>	<b>\$</b>					

## ASSETS

Property	Details	Estimated Value
Residential		\$
Investment		\$
Other Assets	Details	Estimated Value
Motor vehicle (make/model/year)		\$
Motor vehicle (make/model/year)		\$
Investments		\$
Savings		\$
Superannuation		\$
Household Furniture		\$
Tools of trade		\$
Other		\$
<b>TOTAL ASSETS</b>		<b>\$</b>

## SUMMARY

Summary of financial position		
Total Income	\$	
Total Living Expenses	\$	
Total Income Less Total Living Expenses (before repayments)		\$
Less Current Repayments Being Made	\$	
Current Surplus/Deficit		\$
Proposed Payments	\$	
Adjusted Surplus/Deficit		\$