

Personal checklist 2

**Your total annual household income (before tax)
(Include all regular wages, salary, interest or other income)**

\$

1. Amount owing on your mortgage?

\$

- Less than 1.5 times your household income 20 pts
- Between 1.5 and 2.0 times your household income 10 pts
- More than twice your household income 0 pts

2. Amount owing on hire purchase, personal loans,
credit cards or other debts?

\$

- Less than 20% of your household income 20 pts
- Between 20% and 30% of your household income 10 pts
- More than 30% of your household income 0 pts

3. Value of your superannuation and other savings
(excluding your home)?

\$

- More than 75% of your household income 20 pts
- Between 25% and 75% of your household income 10 pts
- Less than 25% of your household income 0 pts

4. What are your total annual contributions to superannuation
and other long-term savings?

\$

- More than 10% of your household income 20 pts
- Between 7% and 10% of your household income 10 pts
- Less than 7% of your household income 0 pts

5. Do you have a budget?

- Yes 10 pts
- No 0 pts

6. Value of life insurance payable in the event of death (include any
death cover provided by your super fund)?

Main income earner

Partner

\$

\$

- | | | |
|--------------------------------|--------|--------|
| - More than 6 times salary | 10 pts | 10 pts |
| - Between 4 and 6 times salary | 5 pts | 5 pts |
| - Less than 4 times salary | 2 pts | 2 pts |
| - No life cover | -5 pts | -5 pts |

7. Do you have a current will?

- Yes 5 pts
- No 0 pts

8. Do you have your goals for the near future written down?

- Yes 5 pts
- No 0 pts

Now total your points