

# Personal checklist 5

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

\$

1. How much is owing on your mortgage?

\$

- Mortgage repaid 20 pts
- Mortgage less than half your household income 10 pts
- Mortgage more than half your household income 0 pts

2. How much is owing on hire purchase, personal loans, credit cards or other debts?

\$

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

3. What is the value of your superannuation and other savings (excluding your house)?

\$

- More than 4.5 times your household income 20 pts
- Between 3 and 4.5 times your household income 10 pts
- Less than 3 times your household income 5 pts

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

\$

- 25% or more of your household income 20 pts
- Between 15% and 25% of your household income 10 pts
- Less than 15% of your household income 0 pts

5. Do you have a budget?

- Yes 10 pts
- No 0 pts

6. Do you have a current will?

**Main income earner**

**Partner**

- Yes 5 pts
- No -5 pts

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

- Yes 5 pts
- No 0 pts

**Now total your points**