

| <b>INCOME &amp; EXPENSES</b>                           |                 |                 |                    |
|--|-----------------|-----------------|--------------------|
| <b>INCOME (annual)</b>                                 | <b>Client 1</b> | <b>Client 2</b> | <b>JOINT/TOTAL</b> |
| Gross salary / wages                                   | \$              | \$              | \$                 |
| Commissions  | \$              | \$              | \$                 |
| Bonuses  | \$              | \$              | \$                 |
| Business income / profit                               | \$              | \$              | \$                 |
| Superannuation pension                                 | \$              | \$              | \$                 |
| Annuity income   | \$              | \$              | \$                 |
| Royalties  | \$              | \$              | \$                 |
| <b>Investment income</b>                               |                 |                 |                    |
| - Interest   | \$              | \$              | \$                 |
| - Dividends  | \$              | \$              | \$                 |
| - Rent   | \$              | \$              | \$                 |
| - Other (please provide details)                       | \$              | \$              | \$                 |
| <b>Other income</b>                                    |                 |                 |                    |
| - Dept. of Veterans Affairs                            | \$              | \$              | \$                 |
| - Centrelink   | \$              | \$              | \$                 |
| - Other (please provide details)                       | \$              | \$              | \$                 |
| <b>TOTAL INCOME</b>                                    |                 |                 | <b>\$</b>          |
| <b>EXPENSES (annual)</b>                               |                 |                 |                    |
| Estimated income tax                                   | \$              | \$              | \$                 |
| Long term debt (Mortgage, rent, loans)                 | \$              | \$              | \$                 |
| Short term debt (Credit cards, loans, other)           | \$              | \$              | \$                 |
| Housing (Council rates, maintenance, insurance)        | \$              | \$              | \$                 |
| Utilities (Gas, electricity, water, phone, mobile, TV) | \$              | \$              | \$                 |
| Car (Petrol, repair/maintain, rego, insurance)         | \$              | \$              | \$                 |
| Food (Groceries, dining out, takeaway)                 | \$              | \$              | \$                 |
| Personal insurance (Life, disability, income)          | \$              | \$              | \$                 |
| Health (GP, specialists, hospital, chemist, insurance) | \$              | \$              | \$                 |
| Personal care (Clothing, hair dressing, cosmetics)     | \$              | \$              | \$                 |
| Entertainment (Memberships, holidays, sports, hobbies) | \$              | \$              | \$                 |
| Other (pet/s, school fees etc)                         | \$              | \$              | \$                 |
| <b>TOTAL EXPENSE</b>                                   | <b>\$</b>       | <b>\$</b>       | <b>\$</b>          |
| <b>SURPLUS / DEFICIT (Income-Expense)</b>              |                 |                 | <b>\$</b>          |

| <b>PLANNED FUTURE EXPENSES<br/>(Next 5 years)</b>   | <b>Amount</b>  | <b>Financial / Calendar year of expense</b>              |
|---|--|--|
| Holidays / Travel   | \$   |  |
| Education   | \$   |  |
| New car or upgrade  | \$   |  |
| Home improvement / renovation   | \$   |  |
| Debt repayment  | \$   |  |
| Other (eg. wedding, baby)   | \$   |  |
| Other   | \$   |  |
| <b>FUTURE INCOME</b>  | <b>Client 1</b>  | <b>Client 2</b>  |
| Is your income likely to change in the next 5 years.<br>If Yes or Maybe, please state how | Yes / No / Maybe<br><br>_____<br>_____<br>_____<br>_____ | Yes / No / Maybe<br><br>_____<br>_____<br>_____<br>_____ |

## ASSETS & LIABILITIES

| ITEM                         | Purchase Date | Purchase price | Current Value | Amount owing | Lender | Int. Type | Int. Rate | Repay (annual) | OWNER   |
|------------------------------|---------------|----------------|---------------|--------------|--------|-----------|-----------|----------------|---------|
| Principal residence          | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Personal property / contents |               | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Motor vehicle 1              | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Motor vehicle 2              | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Boat                         | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Caravan                      | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Credit card / s              |               |                |               | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Credit card / s              |               |                |               | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Collectables                 |               | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Holiday home                 | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Investment property *        | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Investments *                |               | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| Cash / term dep. *           |               |                | \$            |              |        |           | %         |                | C1/C2/J |
| Other                        | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| _____                        |               |                |               |              |        |           |           |                |         |
| Other                        | / /           | \$             | \$            | \$           |        |           | %         | \$ pa          | C1/C2/J |
| _____                        |               |                |               |              |        |           |           |                |         |
| <b>TOTAL ASSETS</b>          |               |                | \$            |              |        |           |           |                |         |
| <b>TOTAL LIABILITIES</b>     |               |                |               | \$           |        |           |           | \$ pa          |         |

**\* INVESTMENTS (Shares / Managed funds / Term Deposits / Investment Properties)**

| Shares / Managed Fund Name | Owner   | Date of purchase | Tax Deductable        | Units / purchase \$ | Current asset value |
|----------------------------|---------|------------------|-----------------------|---------------------|---------------------|
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
| <b>TOTAL</b>               |         |                  |                       |                     | \$                  |
| Term Deposit               | Owner   | Date of purchase | Financial Institution | Maturity date       | Current asset value |
|                            | C1/C2/J | / /              |                       |                     | \$                  |
|                            | C1/C2/J | / /              |                       |                     | \$                  |
|                            | C1/C2/J | / /              |                       |                     | \$                  |
| <b>TOTAL</b>               |         |                  |                       |                     | \$                  |
| Investment Property        | Owner   | Date of purchase | Tax Deductable        | Purchase \$         | Current asset value |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
|                            | C1/C2/J | / /              | Yes / No              |                     | \$                  |
| <b>TOTAL</b>               |         |                  |                       |                     | \$                  |