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| **FINANCIAL ANALYSIS** *(All adults intending to live in the house, please fill this out)* |
| **FIRST ADULT HOUSEHOLD MEMBER** |
| **Name:** |
| **Title:** Mr [ ]  Mrs [ ]  Miss [ ]  Ms [ ]  Other [ ]  | **Date of birth:**  |
| **Current Address:**  |
| **Living arrangement(s)** |
|  Renter/boarder [ ]  | Owner occupier [ ]  | Other [ ]  |
|  Other (Please specify): |
| **Time at current address:** | \_\_\_years \_\_\_months |
| **Time at previous address:** | \_\_\_years \_\_\_months |
| **Employment** |
| **Employer:**  | Managers name and Organisation:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Time at current employer** (**YEARS & MONTHS)** | \_\_\_years \_\_\_months |
| **Time at previous employer** | \_\_\_years \_\_\_months |
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| **SECOND HOUSEHOLD MEMBER** |
| **Name:** |
| **Title:** Mr [ ]  Mrs [ ]  Miss [ ]  Ms [ ]  Other [ ]  | **Date of birth:**  |
| **Current Address:**  |
| **Living arrangement(s)** |
|  Renter/boarder [ ]  | Owner occupier [ ]  | Other [ ]  |
|  Other (Please specify): |
| **Time at current address:** | \_\_\_years \_\_\_months |
| **Time at previous address:** | \_\_\_years \_\_\_months |
| **Employment** |
| **Employer:**  | Managers name and Organisation:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Time at current employer** (**YEARS & MONTHS)** | \_\_\_years \_\_\_months |
| **Time at previous employer** | \_\_\_years \_\_\_months |
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| **THIRD HOUSEHOLD MEMBER** |
| **Name:** |
| **Title:** Mr [ ]  Mrs [ ]  Miss [ ]  Ms [ ]  Other [ ]  | **Date of birth:**  |
| **Current Address:**  |
| **Living arrangement(s)** |
|  Renter/boarder [ ]  | Owner occupier [ ]  | Other [ ]  |
|  Other (Please specify): |
| **Time at current address:** | \_\_\_years \_\_\_months |
| **Time at previous address:** | \_\_\_years \_\_\_months |

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| **Employment** |
| **Employer:**  | Managers name and Organisation:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Time at current employer:** | \_\_\_years \_\_\_months |
| **Time at previous employer:** | \_\_\_years \_\_\_months |
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| **FOURTH HOUSEHOLD MEMBER** |
| **Name:** |
| **Title:** Mr [ ]  Mrs [ ]  Miss [ ]  Ms [ ]  Other [ ]  | **Date of birth:**  |
| **Current Address:**  |
| **Living arrangement(s)** |
|  Renter/boarder [ ]  | Owner occupier [ ]  | Other [ ]  |
|  Other (Please specify): |
| **Time at current address:** | \_\_\_years \_\_\_months |
| **Time at previous address:** | \_\_\_years \_\_\_months |
| **Employment** |
| **Employer:**  | Managers name and Organisation:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Time at current employer:** | \_\_\_years \_\_\_months |
| **Time at previous employer:** | \_\_\_years \_\_\_months |
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| **GUARANTORS***(If you are a guarantor for any other loans, please complete this section)* |
| **Borrower name:** | **Type of guarantee: Unlimited ☐ Limited ☐** |
| **Guarantee amount (if limited): $** |
|  |
| **Borrower name:** | **Type of guarantee: Unlimited ☐ Limited ☐** |
| **Guarantee amount (if limited): $** |  |
|  |
| **EXISTING ASSETS, PROPERTY OR LAND** |
| **Address:** | **Value: $** |
| **Address:** | **Value: $** |
|  |
| **Vehicle(s)/boat** |
| **Description (Year/Make/Model):** | **Value: $** |
| **Description (Year/Make/Model):** | **Value: $** |
| **Description (Year/Make/Model):** | **Value: $** |

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| **Description (Year/Make/Model):** | **Value: $** |
|  |
| **OTHER (KIWISAVER, SHARES, SAVINGS, CASH)** |
| **DESCRIPTION:**  | **VALUE: $** |
| **DESCRIPTION:** | **VALUE: $** |
| **DESCRIPTION:** | **VALUE: $** |
|  |
| **EXISTING LIABILITIES**  |
| **Loan Description (term, interest rate):**  | **Limit:** **$** | **Weekly repayments:** **$** | **Balance:** **$** |
| **Loan Description (term, interest rate):**  | **Limit:** **$** | **Weekly repayments:** **$** | **Balance:** **$** |
| **Loan Description:** **(term, interest rate):**  | **Limit:****$**  | **Weekly repayments:** **$**  | **Balance:** **$** |
| **Loan Description:** **(term, interest rate):**  | **Limit:****$** | **Weekly repayments:** **$** | **Balance:** **$** |
|  |
| **CREDIT CARD/STORE CARD/ BUY NOW PAY LATER** |
| **Loan Description:**  | **Limit:** **$**  | **Weekly repayments:** **$**  | **Balance:** **$** |
| **Loan Description:**  | **Limit:** **$** | **Weekly repayments:** **$**  | **Balance:** **$** |
| **Loan Description:**  | **Limit:** **$** | **Weekly repayments:** **$**  | **Balance:** **$** |
| **Loan Description:**  | **Limit:** **$** | **Weekly repayments:** **$**  | **Balance:** **$** |
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| **EQUITY CALCULATION** |
| **Please calculate: Total Assets minus Total Liability = Total Equity $** |
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| **WEEKLY INCOME** |
| **Source of income** | **Value** |
| **Wages/salary** |  |
| **Benefits** | **$** |
| **Self-employed/business income**  | **$** |
| **Overtime and allowances**  | **$** |
| **Commissions** | **$** |
| **Pension/Super/Regular annuity** | **$** |
| **Interest/Dividends/other investment** | **$** |
| **Child Maintenance/Support** | **$** |
| **Rental income** | **$** |
| **Boarders/flatmates** | **$** |
| **Other**  | **$** |
| **Income Total** | **$** |
|  |
| **WEEKLY EXPENSES**  |
| **Rent/board**  | **$** |
| **Child/Support maintenance**  | **$** |
| **Private School/education**  | **$** |
| **Personal insurances**  | **$** |
| **Investment property rates/insurance/body corporate**  | **$** |
| **Owner occupied rates/insurance/body corporate**  | **$** |
| **Superannuation contributions**  | **$** |
| **Other**  | **$** |
| **Essential living costs Amount Frequency** | **$** |
| **Food and groceries**  | **$** |
| **Transport/vehicle running costs**  | **$** |
| **Power/gas/water/internet/phone**  | **$** |
| **State education/Childcare**  | **$** |
| **Required medical costs**  | **$** |
| **Clothing/Personal services**  | **$** |
| **Other**  | **$** |
| **Discretionary living costs Amount Frequency** | **$** |
| **Regular recreation, cultural/sporting**  | **$** |
| **Regular entertainment/holidays**  | **$** |
| **Regular donations**  | **$** |
| **Other**  | **$** |
| **Expenses Total**  | **$** |
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| **NET PROFIT/LOSS CALCULATION** |
| **Please calculate: Total Income minus Total Expenses = Total Net Profit/loss $** |
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| **CHANGES IN FINANCIAL CIRCUMSTANCES**  |
| **Are there any likely changes to your income or expenses in the next 12 months?***(Likely changes may include but are not limited to any plans to take parental leave, travel, study, take early retirement or a change in living situation)* **Yes** [ ]  **No** [ ] **If yes, please describe what the changes in your income or expenses will be and how long they will be impacted for:** |