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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 |
|  | | |
| **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 |
|  | | |
| **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 |
|  | | |
| **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 |
|  | | |
| **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:**  **$** |
|  | | | |
| **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** | **$** |
| **Expenses Total** | **$** |
|  | |
| **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:** |