



Financial health check

Financial health is about making sure that all aspects of your finances are in order and working for you – you need to look at the whole picture, not just one or two areas. So how is your financial health? Complete the checklist below to find out how much you know about your current financial situation. You can then decide what your next steps should be. (NB: Tick ✓ NO if you are unsure)

	Yes	No	n/a
Superannuation			
I know where ALL my superannuation is and how much I have in total.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I take advantage of the Government's tax incentives to contribute to super.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know that I will have enough money to support the retirement lifestyle I would like.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I salary sacrifice into my super.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investments			
I know where all my investments are and how much they're currently worth.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the fundamental principles of investing, such as investment risk and gearing.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know which types of investment provide the best returns suitable to my risk tolerance/comfort level.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Taxation			
My partner is not working/works part time and we are taking advantage of spouse super contributions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My investments are structured to be tax effective.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the advantages of salary packaging including salary sacrifice into super.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Income and Cash Flow			
I earn more than I spend.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have credit cards and I pay off the outstanding amount each month.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to consolidate my debts to reduce the interest I pay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to maximise any Centrelink or Government assistance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance			
I know exactly what insurance cover my partner and I have.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If I became disabled or seriously ill tomorrow, I could still pay my mortgage and service my debts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have enough insurance to cover my family's needs should something happen to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family Succession Planning			
I have an up-to-date Will and have nominated an executor.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have organised an enduring power of attorney.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am aware of the taxation implications of my current estate plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

