



## ASSETS & LIABILITIES

### MY PROPERTY, *ie. home, investment properties, etc.*

Address	Purchase Date	Purchase Price	Mortgage	Current Valuation	
1.					
2.					
3.					
4.					
5.					
SUBTOTAL					<b>A</b>

### MY ACCOUNTS, *ie. savings, current account, offset account, etc.*

Name of Institution	Account Type	Current Balance	
1.			
2.			
3.			
4.			
5.			
SUBTOTAL			<b>B</b>

### MY INVESTMENTS, *ie. superannuation, shares, managed funds, etc.*

Name	Investment Type	Current Valuation	
1.			
2.			
3.			
4.			
5.			
SUBTOTAL			<b>C</b>

### MY OTHER ASSETS, *ie. cars, boats, personal effects, etc.*

Description	Debt	Current Valuation	
1.			
2.			
3.			
4.			
5.			
SUBTOTAL			<b>D</b>





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### CREDIT CARDS, *ie. credit cards, store cards, etc.*

Name of Institution	Account Type	Amount Owning
1.		
2.		
3.		
4.		
5.		
<b>SUBTOTAL</b>		<b>E</b>

### MY OTHER LIABILITIES, *ie. personal loans, HECS, etc.*

Description	Amount Owning	
1.		
2.		
3.		
4.		
5.		
<b>SUBTOTAL</b>		<b>F</b>

Copy your totals from each of the corresponding subtotals on the previous page into the corresponding boxes in this table. Once all subtotals have been copied across, follow the formulas to complete boxes **G**, **H** and **I**

### TOTALS FROM ABOVE

		<b>A</b>
		<b>B</b>
		<b>C</b>
		<b>D</b>
		<b>E</b>
		<b>F</b>
Total Assets <i>A+B+C+D</i>		<b>G</b>
Total Liabilities <i>A+D+E+F</i>		<b>H</b>
Net Worth <i>G-H</i>		<b>I</b>



# HOW TO GUIDE

1

Copy address, purchase date, purchase price, mortgage and current valuation from Table A

2

Loan to Value Ratio, we have populated this at 80% to ensure there is no Lender's Mortgage Insurance (LMI). 80% is represented as 80/100 = 0.8 in your calculations

3

To fill out column for Maximum Mortgage (Y), multiply Current Valuation (W) by Loan to Value Ratio (X)

4

Available Equity (Z) is Maximum Mortgage (Y) minus Current Mortgage (V)

	V	W	X	Y	Z
	PURCHASE PRICE	CURRENT VALUATION	LOAN TO VALUE RATIO	MAXIMUM MORTGAGE	AVAILABLE EQUITY
e.g. 123 Black Street	350,000	500,000	80%	400,000	100,000
1.			80%		
2.			80%		
3.			80%		
4.			80%		
			<b>TOTAL AVAILABLE EQUITY</b>		

J



<p><b>Total Available Equity On All Properties:</b> Copy <b>Total Available Equity</b> from <b>Table J</b> above</p>	<b>J</b>
<p><b>Total Available Cash:</b> Copy <b>Total Available Cash</b> from <b>Table B</b></p>	<b>B</b>
<p><b>Safety Stash You Need:</b> Make sure you have a <b>buffer for "rainy day" events.</b> I would recommend a minimum of <b>6 months salary after tax</b></p>	<b>K</b>
<p><b>Total Equity Available To You:</b> <b>Total Available Equity (J)</b> plus <b>Total Available Cash (B)</b> less your <b>Safety Stash (K)</b> will give you your total</p>	<b>L</b>

