

Statement of financial position

as at: / / (day/month/year)

Details	Borrower 1	Borrower 2
Name		
Address		
Phone		
Email		
Employment type (<i>full-time, part-time, self-employed, unemployed, retired</i>)		
Occupation		
AFCA case number		
No. of dependants in household		
List the ages of dependants		

Reason for financial difficulty		
<input type="checkbox"/> Business/investment loss <input type="checkbox"/> Carer responsibilities <input type="checkbox"/> Illness <input type="checkbox"/> Injury <input type="checkbox"/> Natural disaster	<input type="checkbox"/> Over committed <input type="checkbox"/> Prison <input type="checkbox"/> Reduced income <input type="checkbox"/> Reduced employment <input type="checkbox"/> Relationship problems	<input type="checkbox"/> Unemployed <input type="checkbox"/> Workplace injury <input type="checkbox"/> Other (<i>list</i>) <hr/>
How long have you been in financial difficulty?		
How much time do you need to overcome the financial difficulty?		

For help with calculation of monthly amounts, see page 6

Monthly income	Borrower 1	Borrower 2
After tax salary		
Centrelink (before any deductions)		
Family tax benefit		
Child support		
Rental income or board		
Other income		
Total per borrower		
Combined monthly household income		

Monthly expenses (for all borrowers)	\$ Monthly
Housing expenses	
Rent	
Rates and body corporate fees	
Home / contents insurance	
Utilities (electricity, gas, water)	
Communication (phone, internet, pay TV)	
Repairs and maintenance	
Other housing expenses	
Personal and family expenses	
Food and groceries (also takeaway)	
Clothing	
Health (e.g. insurance, medical)	
Entertainment	
Personal care	
Personal insurance (e.g. life)	
Pets	
Other (e.g. subscriptions, sports, hobbies)	

Monthly expenses (for all borrowers)	\$ Monthly
Transport expenses	
Vehicle (e.g. fuel, insurance, registration)	
Public transport	
Other	
Education and children	
Children education/childcare	
Self-education	
Other (e.g. child support payment)	
Total monthly household expenses	

Assets			
Property			
Address	Owned by	Property type (home or investment)	Estimated value
Other assets (e.g. vehicles, investments, savings, tools of trade, superannuation, other - please describe)			
Details	Owned by	Estimated value	
Total assets			

Assets			
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Debts (e.g. home/investment property loan, vehicle loan, personal loan/overdraft, credit card, Centrelink, student loan, storecard or layby, fine/tax debt, guarantee, lease/rental contract)			
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	\$ Monthly repayments	\$ Balance owed	\$ Existing repayment amount
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Type of debt:			
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Owed by			
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Owed to			
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Security details (if any)			
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Type of debt:			
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Owed by			
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Owed to			
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Security details (if any)			
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Type of debt:			
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Owed by			
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Owed to			
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Security details (if any)			
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Type of debt:			
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Owed by			
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Owed to			
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Security details (if any)			
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Type of debt:			
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Owed by			
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Owed to			
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Security details (if any)			
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Type of debt:			
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Owed by			
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Owed to			
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Security details (if any)			
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Assets			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Total debt:		Total monthly repayments:	

Summary of financial position	\$ Monthly
Total income	
Total living expenses	
Total monthly income before repayments (income less living expenses)	

Proposal for assistance	
Provide a proposal for the debts you are seeking assistance with. Examples of proposal are provided in the list below. Or if you would like to make a different proposal, provide a brief description in the space provided.	
1. Extend the loan terms to reduce my repayments 2. Have time to sell an asset 3. Put my repayments on hold	4. Make normal repayments and get help with missed repayments 5. Reduce my current repayments 6. Refinance this debt with another lender
Debt details	Proposal
Debt details	Proposal
Debt details	Proposal
Debt details	Proposal

Proposal for assistance	
Debt details	Proposal
Debt details	Proposal

Signature and date

Signature (Borrower 1)

Signature (Borrower 2)

Date

Date

Notes on calculating monthly amounts

The following table will help you with calculating monthly amounts for the purposes of completing this statement of financial position.

Frequency	Calculation
Weekly	Multiply by 52 then divide by 12
Fortnightly	Multiply by 26 then divide by 12
Quarterly	Divide by 3
Half-yearly	Divide by 6
Annual	Divide by 12