

## Statement of financial position

Details	Borrower 1	Borrower 2
Name		
Address		
Phone		
Email		
Employment type ( <i>full-time, part-time, self-employed, unemployed, retired</i> )		
Occupation		
FOS 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"/> Over committed	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Carer responsibilities	<input type="checkbox"/> Prison	<input type="checkbox"/> Workplace injury
<input type="checkbox"/> Illness	<input type="checkbox"/> Reduced income	<input type="checkbox"/> Other ( <i>list</i> )
<input type="checkbox"/> Injury	<input type="checkbox"/> Reduced employment	_____
<input type="checkbox"/> Natural disaster	<input type="checkbox"/> Relationship problems	_____
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		
<b>Combined monthly household income</b>		

<b>Monthly expenses (for all borrowers)</b>	<b>\$ Monthly</b>
<b>Housing expenses</b>	
Rent	
Rates and body corporate fees	
Home / contents insurance	
Utilities (electricity, gas, water)	
Communication (phone, internet, pay TV)	
Repairs and maintenance	
Other housing expenses	
<b>Personal and family expenses</b>	
Food and groceries (also takeaway)	
Clothing	
Health (eg insurance, medical)	
Entertainment	
Personal care	
Personal insurance (eg life)	
Pets	
Other (eg subscriptions, sports, hobbies)	
<b>Transport expenses</b>	
Vehicle (eg fuel, insurance, registration)	
Public transport	
Other	
<b>Education and children</b>	
Children education/childcare	
Self-education	
Other (eg child support payment)	
<b>Total monthly household expenses</b>	

## Assets

### Property

Address	Owned by	Property type <i>(home or investment)</i>	Estimated value

### Other assets

*(eg vehicles, investments, savings, tools of trade, superannuation, other – please describe)*

Details	Owned by	Estimated value

**Total assets**

**Debts**

(eg home/investment property loan, vehicle loan, personal loan/overdraft, credit card, Centrelink, student loan, storecard or layby, fine/tax debt, guarantee, lease/rental contract)

	\$ Monthly repayments	\$ Balance owed	\$ Existing repayment amount
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Type of debt:</b>			
Owed by			
Owed to			
Security details (if any)			
<b>Total debt:</b>	<b>Total monthly repayments:</b>		

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

### 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.

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. Extend the loan terms to reduce my repayments</li> <li>2. Have time to sell an asset</li> <li>3. Put my repayments on hold</li> </ol> | <ol style="list-style-type: none"> <li>4. Make normal repayments and get help with missed repayments</li> <li>5. Reduce my current repayments</li> <li>6. Refinance this debt with another lender</li> </ol> |
|---|--|

Debt details	Proposal
Debt details	Proposal
Debt details	Proposal
Debt details	Proposal
Debt details	Proposal
Debt details	Proposal

## Signature and date

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Signature (Borrower 1)

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Signature (Borrower 2)

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Date

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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