

## Financial Health Check List

We all interact with money daily but when was the last time you thought about how you manage money?  
This checklist is designed to get you thinking about you and your money, what you are already doing well, and things you might like to work on.

How are you currently feeling about your money?	<input type="checkbox"/> Completely Satisfied <input type="checkbox"/> Satisfied <input type="checkbox"/> Not Satisfied
Do you generally keep on top of your bills?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Sometimes
How do you pay your bills?  Do you bill smooth? Yes /No	<input type="checkbox"/> Bpay <input type="checkbox"/> CentrePay <input type="checkbox"/> Post (by mail) <input type="checkbox"/> Direct debit <input type="checkbox"/> Credit card
Do you have or have you ever set up automatic payments for your bills?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever done a budget?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so when was the last time you reviewed your budget?	(1/3/6/12months/never)
Have your circumstances changed recently? <input type="checkbox"/> Income <input type="checkbox"/> Relationship <input type="checkbox"/> Housing <input type="checkbox"/> Family <input type="checkbox"/> Health	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Some
Do you share a financial life with someone? <input type="checkbox"/> Partner (including an ex-partner) <input type="checkbox"/> Family member (parent, adult child, sibling) <input type="checkbox"/> Friend or housemate <input type="checkbox"/> No	
How would you rate the communication you have with the person you share a financial life with?	<input type="checkbox"/> Completely Satisfied <input type="checkbox"/> Satisfied <input type="checkbox"/> Not Satisfied
Do you ever feel unsafe when you talk about money with the person you share a financial life with?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Sometimes

Do you want to build your communication skills to assist talking about money?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have savings?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you ever emotionally spend? Yes/No/Sometimes	
Do you check your Centrelink statement or payslip?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your current income correct with Centrelink? Yes /No	<input type="checkbox"/> Sometimes
Do you track your spending?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Sometimes
Do you have a credit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you borrow money to buy food or pay bills?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you need help with debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you any BNPL credit/debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you checked your credit report?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you know when your car registration is due?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Do you need help understanding, finding or checking your superannuation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you need to lodge a tax return?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you have a tax debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you have a MyGov account?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Do you regularly check if you can find a cheaper and better service for insurance/energy/telcos etc?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Sometimes <input type="checkbox"/> Mostly
Mark below those that you would like to check: <ul style="list-style-type: none"> <li><input type="checkbox"/> Energy, Phone, Internet, Streaming</li> <li><input type="checkbox"/> Bank Charges</li> <li><input type="checkbox"/> Rentals</li> <li><input type="checkbox"/> Groceries</li> <li><input type="checkbox"/> No Interest Loans (NILs)</li> </ul>	

Do you have insurance? Is it suitable for you?

- Ambulance
- Car Insurance
- Funeral
- Health Insurance
- Choosing home and contents insurance
- Life, Income Protection, Total and Permanent Disability (TPD)
- Insurance through Super

- Have
- Interested
- Don't need
- Unsure

What would you like to do during your financial capability appointments?

Goal/s:

To Do list for next appointment: