

Take the two minute test

- 1 Do you have a clear perspective of your short, medium and long term financial and lifestyle needs, objectives and goals?
 Yes No Not Sure
- 2 In regards to your cash flow do you actively monitor your home and family expenditure?
 Yes No Not Sure
- 3 Is your debt structured in a way that works efficiently for you?
 Yes No Not Sure
- 4 Do you plan on or are already using the value of your home as part of your retirement?
 Yes No Not Sure
- 5 Do you have a clear idea of what financial independence means to you?
 Yes No Not Sure
- 6 If you answered YES to Question 5 ... Do you know how much money you need to meet your financial independence?
 Yes No Not Sure
- 7 Do you feel your money is working best for you?
 Yes No Not Sure
- 8 Do you fully understand the difference between superannuation and non-superannuation?
 Yes No Not Sure
- 9 Do you know exactly how you or your family would manage your finances if an unfortunate accident or death was to occur?
 Yes No Not Sure
- 10 In the event of you or your partner's death, are you confident that your affairs are in order and properly documented?
 Yes No Not Sure

How did you go?

If you answered "YES"
to less than 8
then you need
financial assistance.

