

Please contact us if you any questions about this reference guide. Many items in this guide may require you to speak to another professional for advice eg a solicitor or financial planner. If you don't already have an established advisor, please let us know and we can put you in touch with one.

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Have you ever wondered if there is anything you can do to improve your financial health and overall obligations? We have compiled a list for you to contemplate. It is by no means exhaustive but will hopefully give you some things to consider and help you form an action plan.

- WILL** Do you have a will and is it up to date? Make life easier for those you leave behind and help to ensure that your wishes are met. These should also be regularly reviewed to ensure that they are still consistent with your circumstances. Also consider if a binding death nomination or reversionary pension is required for your superannuation.
- POWER OF ATTORNEY** Is someone able to act on your behalf if you cannot do this for yourself?
- ENDURING GUARDIANSHIP** Do your family have the capacity to make health decisions for you, if you cannot? Do they know what you want?
- PERSONAL INSURANCES** Should the unfortunate occur, do your family have the funds to pay off debt, to continue to survive without your ongoing income, pay additional medical expenses?
- HOUSEHOLD INSURANCES** How regularly do you review these to ensure you adequate cover and that your are getting the best deal? (Eg House, Car, Health)
- MORTGAGE STRESS** How often do you review your mortgage fees and interest rates? Could you get a better deal?
- BUDGETING** Do you often find yourself chasing your tail when it comes to paying your bills? Consider reviewing all your expenditure and setting a household budget. There are simple strategies that could help you get ahead.
- SUPERANNUATION** We tend to get caught up in the now. Have you considered what income you will need during retirement and whether you should start putting away additional superannuation now?
- SAVING & INVESTING** Do you have a savings and/or an investment plan in place?
- FINANCIAL & LIFESTYLE GOALS** Have you considered what you would like to achieve in your financial life and how you might achieve that?
- PERSONAL BALANCE SHEET** Prepare a personal balance sheet and assess your current position. It may help to set some financial and retirement goals.



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