



ANNUAL REVIEW

Annual Financial *Position Worksheet.*

A structured prompt designed to walk you through the same questions Charter Finance advisers ask clients at annual review. Cashflow, debt position, buffers, insurances, and the year ahead. Set aside thirty minutes. Be honest with the numbers. The point is not to look good on paper. The point is to know precisely where you stand.

DATE COMPLETED

PRINT / SAVE

Cashflow and savings rate

Capture last year's numbers and this year's side by side. The year-on-year delta is more useful than either number alone. If you do not have last year's, leave the column blank and start your record from this year.

Q1 What is your household's net annual income (after tax, after super)?

LAST YEAR

THIS YEAR

Q2 What are your annual outgoings, broken into the three buckets below?

	LAST YEAR	THIS YEAR
Fixed (mortgage, rent, school fees)	<input type="text"/>	<input type="text"/>
Variable (groceries, utilities)	<input type="text"/>	<input type="text"/>
Discretionary (dining, travel)	<input type="text"/>	<input type="text"/>

Q3 What percentage of your net income do you save or invest each year?

Charter Finance benchmark for high-income professionals: 25 to 35 per cent.

LAST YEAR

THIS YEAR

Reflection

Where is the largest gap between what you spend and what you intend to spend? Be specific.



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Debt position

Debt is the lever that quietly determines how fast wealth compounds. Compare last year and this year side by side. The shift in mix matters as much as the totals.

Q4 What is your total household debt, broken into deductible and non-deductible?

	LAST YEAR	THIS YEAR
Non-deductible (home loan, car, personal)	<input type="text"/>	<input type="text"/>
Deductible (investment loans, business)	<input type="text"/>	<input type="text"/>

Q5 What weighted average interest rate are you paying across all debt?

Loans not reviewed in twelve months are almost certainly 0.3 to 0.5 per cent above market.

LAST YEAR	THIS YEAR
<input type="text"/>	<input type="text"/>

Q6 Tick the statements that apply to your current loan situation.

All my loans have been reviewed in the last twelve months.

My offset accounts are being used to their full effect.

The split between deductible and non-deductible debt is intentional and modelled.

I know my serviceability buffer to the dollar.

None of the above. This is the conversation I have been putting off.



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Buffers and protection

Buffers and insurance are the two layers most often quietly inadequate in otherwise sophisticated financial positions. They get set up once, then never reviewed.

Q7 How many months of total household outgoings do you have in liquid reserves?

Three months is the floor. Six is the standard for professionals on variable income.

LAST YEAR

THIS YEAR

Q8 When did you last review your life, TPD, income protection, and trauma cover?

The year ahead

Q9 Name the one structural change to your finances this year that would most improve your trajectory.

Not a goal. A specific change. For example: refinance the home loan, restructure the offset, increase income protection, build a six-month buffer.



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Sit with someone who *can read the numbers.*

If you would like a Charter Finance adviser to walk through this worksheet with you, book a thirty-minute conversation. No cost, no obligation. Bring this worksheet, a recent payslip, and your most recent loan statement.

[Book a 30-minute call →](#)

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