

Statement of Financial Position

Francom

Version 1.0

Date: 29 February 2024

Date:

at: / / (day/month/year)

Details	Borrower 1
Name	
Address	
Phone	
Email	
Employment type (<i>full-time, part-time, self-employed, unemployed, retired</i>)	
Occupation	
Number and age of dependants in household	

Reason for financial difficulty		
<input type="checkbox"/> Business/investment loss	<input type="checkbox"/> Natural disaster	<input type="checkbox"/> Relationship problems
<input type="checkbox"/> Carer responsibilities	<input type="checkbox"/> Over committed	<input type="checkbox"/> Unemployed
<input type="checkbox"/> End of interest only term	<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	_____
How long have you been in financial difficulty?		
How much time do you need to overcome the financial difficulty?		

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 4
Half-yearly	Divide by 6
Annual	Divide by 12

Monthly income	Borrower 1
After tax salary	
Centrelink (before any deductions)	
Family tax benefit	
Child support	
Rental income or board	
Other income	
Total	

Monthly expenses	\$ Monthly
Housing expenses	
Mortgage	
Rent	
Rates and body corporate fees	
Home / contents insurance	

Monthly expenses	\$ Monthly
Utilities (electricity, gas, water)	
Communication (phone, internet, pay TV)	
Repairs and maintenance	
Other housing expenses	
Personal and family expenses	
Food and groceries (also takeaway)	
Clothing	
Health (e.g. insurance, medical)	
Entertainment	
Personal care	
Personal insurance (e.g. life)	
Pets	
Other (e.g. subscriptions, sports, hobbies)	
Transport expenses	
Vehicle (e.g. fuel, insurance, registration)	
Public transport	
Other	
Education and children	
Children education/childcare	

Monthly expenses	\$ Monthly
Self-education	
Other (e.g. child support payment)	
Total monthly household expenses	

Assets			
Property			
Address	Owned by	Property type (home or investment)	Estimated value
Other assets (e.g. vehicles, investments, savings, tools of trade, superannuation, other - please describe)			
Details	Owned by	Estimated value	

Assets		
Total assets		

Debts			
<i>(e.g. home/investment property loan, vehicle loan, personal loan/overdraft, credit card, Centrelink, student loan, storecard or layby, fine/tax debt, guarantee, lease/rental contract)</i>			
	\$ Monthly repayments	\$ Balance owed	\$ Existing repayment amount
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Total debt:	Total monthly repayments:		

IF THERE ARE MORE DEBTS PLEASE USE THE LAST PAGE

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

Proposal for assistance	
<p>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.</p>	
1. Extend the loan terms to reduce my repayments 2. Have time to sell an asset 3. Put my repayments on hold	4. Make normal repayments and get help with missed repayments 5. Reduce my current repayments 6. Refinance this debt with another lender
Debt details	Proposal

Signature

Debts			
<i>(e.g. home/investment property loan, vehicle loan, personal loan/overdraft, credit card, Centrelink, student loan, storecard or layby, fine/tax debt, guarantee, lease/rental contract)</i>			
If there are more please use the last page	\$ Monthly repayments	\$ Balance owed	\$ Existing repayment amount
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			

For further assistance, please visit the following:

- **AFCA:** <https://www.afca.org.au/>
- **NATIONAL DEBT HELPLINE:** <https://ndh.org.au/>
- **ACCC:** <https://www.accc.gov.au/consumers/debt/help-when-youre-in-debt>
- **AFSA:** <https://www.afsa.gov.au/i-cant-pay-my-debts/support-services/where-find-help-managing-debts>