Investment-property planning worksheet

Start with what you know. Leave anything uncertain blank and bring your questions to the conversation.

My investment goal and likely holding period

Purchase price and buying-cost estimates

Expected rent and source of the estimate

Ownership costs, including rates and insurance

Loan repayments and other household commitments

Cash buffer and shortfall I could manage

These are discussion notes, not a loan application or an affordability assessment. Keep this sheet private; do not record account numbers, passwords or identity-document details.

Your next useful checks

Tick what you have explored. Circle anything you want help to understand.

- [ ] Budget for vacancy, repairs and management costs
- [ ] Include owners corporation costs where relevant
- [ ] Test higher rates and lower household income
- [ ] Understand later repayments after interest-only
- [ ] Identify the property security for each loan
- [ ] Separate property, legal and tax advice

Questions for the conversation

1. How would this loan affect my other plans?

2. What happens if I need to sell or refinance one property?

3. Which borrowing and ownership questions should my accountant check?

Bring the question that matters to you.

Choose a time with Chris | 0448 010 999

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