



# MY FINANCIAL PRIORITIES FOR 2012

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Postal Address: \_\_\_\_\_

STEP 1: Choose at least 2 items on this list (or add your own) to make a priority for 2012.

STEP 2: Send the completed page to us via:

Scan & Email: [info@johnhopkins.com.au](mailto:info@johnhopkins.com.au)

Fax: 1300 726 132

Post: GPO Box 4347, Melbourne VIC 3001

- I have surplus income that I could be putting to better long-term use. I would like to discuss my options for how I could make this surplus work for me.
- I need to find some legitimate ways to reduce my taxable income and would like some advice on my choices.
- I wish to run a budget for 2012 to get on top of my cash flow and I need a budget spreadsheet guide.
- I have ignored my personal insurance needs for too long – it's time for action. I would like to review my needs in this regard.
- The media has had me frightened of sharemarkets ever since the GFC, but now I feel like I might be missing out on the growth from the sharemarket recovery. I would like to explore sharemarket opportunities that come from this part of the economic cycle.
- I have some major expenditure coming up (eg. renovations/home upgrades) and am not sure how to go about funding it or even whether I can afford it.
- I am not sure if I am on the best Interest rate I can be for my loans, it's time to check in and compare to other lenders.
- I would like to take a more active interest in my superannuation but don't really know where to start, and would appreciate some guidance on this.
- I would like to consider investing in a property but are not sure if I can afford one.
- I have been thinking about a property investment for a while and am now ready to look at current John Hopkins Group recommendations.
- I have thought about selling my investment(s) to help reduce my mortgage and need some perspective on whether this is a suitable strategy.
- I am looking to retire in the next 2 years and would like to know if I am on the right track financially.
- I want some feedback on whether I should consider a Transition to Retirement Strategy.
- I want to help my children get into their first property and want some ideas how I might do this.
- I haven't reviewed my Wealth Creation strategies in the last 2 years and it's time I had a check up.
- Write your own priority: