

EOFY Net Worth Checklist — 30 June 2026

Single-page balance-sheet snapshot for Australian households. Run before midnight 30 June.

Snapshot date: ___ / ___ / ___
 Snapshot time: ___ : ___
 Year-prior reference: 30 June 2025

CASH & EQUIVALENTS

- Everyday / transaction accounts: \$ _____
- Savings / HISA: \$ _____
- Offset account balances: \$ _____
- Term deposits / foreign currency: \$ _____

LIQUID INVESTMENTS

- AU shares (CHESs-sponsored): \$ _____
- AU shares (custodial — Stake / Superhero / Sharesies): \$ _____
- ETFs: \$ _____
- Managed funds: \$ _____
- International shares (in AUD): \$ _____

CRYPTO (SNAPSHOT ALL WITHIN 5 MIN)

- Bitcoin (BTC): \$ _____
- Ethereum (ETH): \$ _____
- Other tokens / staking / self-custody: \$ _____

SUPERANNUATION

- APRA fund 1 — member balance: \$ _____
- APRA fund 2 — member balance: \$ _____
- SMSF — total member balance: \$ _____
- Verified employer SG contributions YTD
- Verified concessional cap utilisation

PROPERTY

- Primary residence (PropTrack / CoreLogic): \$ _____
- Investment property 1 (market value): \$ _____
- Investment property 2 (market value): \$ _____
- Source & date of estimate recorded next to each

OTHER ASSETS

- Vested employee shares (intrinsic): \$ _____
- Private business equity (most recent val): \$ _____
- Collectibles / art > \$10k: \$ _____
- Vehicles (only if material & sellable): \$ _____

LIABILITIES — HOUSING

- Owner-occupier mortgage (current balance): \$ _____
- Investment property mortgage 1: \$ _____
- Investment property mortgage 2: \$ _____

LIABILITIES — CONSUMER & OTHER

- Credit cards (statement balance, not limit): \$ _____
- Personal loans / BNPL: \$ _____
- Margin loans: \$ _____
- HECS/HELP balance (post 1-June indexation): \$ _____
- Deferred Division 293 tax (if pending): \$ _____

TOTAL ASSETS	\$ _____
TOTAL LIABILITIES	\$ _____
NET WORTH (assets – liabilities)	\$ _____
Last EOFY net worth (30 June 2025)	\$ _____
YoY change (\$)	\$ _____
YoY change (%)	_____ %
Decomposition — from savings / contributions	\$ _____
Decomposition — from market movement	\$ _____

EOFY sanity checks:

- All super contributions reconciled against payslips
- HECS/HELP indexation confirmed via myGov
- CGT loss harvesting reviewed before 30 June
- Concessional contributions cap checked
- Crypto cost-base reconciliation complete
- File saved as 2026-06-30-net-worth.xlsx