

# Ready to Fly the Nest?



Use this checklist to make sure you have thought of everything.



## Costs to consider when buying a home

- Legal costs
- Stamp duty
- Pest and building inspections
- Loan application fees
- Lender's Mortgage Insurance
- Council and water rates
- Strata fees (if you are buying an apartment).
- Auction fee

## Make sure you budget for utility bills when living in your new home

- Electricity
- Gas
- Water
- Phone
- Internet
- Pay TV connection
- Connection fees.

## Consider how you will move and any associated costs

- Packing
- Removals
- Insurance

## Can you pay off or afford repayments on any existing debt and bills?

- Credit card
- Overdraft
- Student loan
- Personal loans
- Store cards

## Do you need to buy furniture and appliances?

- Washing machine
- Tumble dryer
- Dishwasher
- Fridge
- Freezer
- Bed
- Table and chairs
- Sofa

## Do you have the right insurances?

- Medical
- Home and contents
- Car

