

Save Your Deposit Worksheet

Your first step towards owning your home

1. Your Target

Home price goal: \$ _____

Deposit % (5%, 10%, 20%): _____

Deposit amount needed: \$ _____

Plus purchase costs (stamp duty, legals, inspections, moving): \$ _____

Total savings target: \$ _____

2. What You've Already Got

Current savings: \$ _____

Gifts/family support: \$ _____

Super release (if eligible, e.g. First Home Super Saver Scheme): \$ _____

Total starting point: \$ _____

3. Gap to Close

Target - Current Savings = \$ _____

This is what you need to save.

4. Your Savings Plan

Monthly savings capacity: \$ _____

How many months to reach goal:

\$ monthly ÷ \$ total = _____ months

Strategies to Boost Your Deposit

- Open a separate high-interest savings account.
- Automate transfers each payday.
- Cut 1–2 recurring expenses and redirect the savings.
- Put bonuses/tax returns straight into your deposit fund.
- Consider using the Own Money Dosh App to set your deposit goal and track progress automatically.

Next Steps Checklist

- Download the Own Money Dosh App and set your deposit as a goal.
- Check if you qualify for a 5% or 2% deposit scheme (federal).
- Research state-based grants & stamp duty concessions.
- Book a First-Home Triage Call with Own Money to map your personal strategy.

Set your goal in the Own Money Dosh App here



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Inspiring Prosperity**

This guide is for general information only and does not constitute personal financial advice. Please seek professional advice for your specific situation.