Am I Ready to Debt Recycle?

Tick yes or no for each line, then read your result at the bottom.

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Your Usable Equity

Estimated home value	$	**Lending line**	home value x 0.80
Current home loan balance	$	**Usable equity**	lending line minus loan

Equity and Lending

- [ ] I have usable equity below the 80% lending line
- [ ] My income could support more borrowing if rates rose
- [ ] My loan can be split, or I am open to refinancing

Income and Buffer

- [ ] My income is stable and likely to stay that way
- [ ] I hold several months of household expenses in cash
- [ ] Known costs in the next two years are already covered
- [ ] Credit card and personal loan debt is cleared

Horizon and Tax

- [ ] I can leave the investment alone for 10 years or more
- [ ] I do not plan to sell my home in the next few years
- [ ] My marginal tax rate is not in the lowest brackets

Team and Temperament

- [ ] I have, or will engage, a financial adviser
- [ ] I have a registered tax agent or accountant
- [ ] I could watch the portfolio fall without selling
- [ ] I accept the loan stays the same if investments fall

Reading Your Answers

Mostly yes (two or fewer "no" answers): the foundations are in place. The next step is a loan structure conversation.

Mostly no (three or more): usually a sign to wait. Build the buffer, clear the debt or let income settle first, then tick again.

A "no" on income, buffer or equity carries the most weight. Fix those lines before anything else.

General information only. Lender policies vary and change. Kingfisher Finance Group, Credit Representative 522680, ACL 387025. We arrange lending (credit assistance only); your financial adviser recommends investments and your registered tax agent confirms the tax treatment. Questions? Call 0438 376 200 or visit debtrecyclingloans.com.au/contact/.