

# Property Investment Checklist

# Introduction

## Why this checklist matters.

Investing in property can be one of the most powerful ways to build long-term wealth — but only if you're prepared.

This short and practical checklist is designed to help you assess your investment readiness before making any major moves. Whether you're a first-time investor or already own one or more properties, it's crucial to know where you stand financially, strategically, and emotionally.

Use this checklist to:

- Identify what you've already got in place
- Highlight any gaps that might hold you back
- Focus your next steps with clarity and confidence

Let's find out if you're ready to take the next step in your property investment journey.

# Are you ready to invest in property?

## Your 2-Minute Property Investment Readiness Checklist

Before you jump into your next (or first) investment, make sure you've got the right foundations in place. This quick checklist will help you understand if you're in a strong position to take the next step—and where you might need some support or guidance. Simply answer yes or no to these questions - keep track of your answers.

### A. Financial Foundations

- I have a stable income and manageable monthly expenses
- My credit score is in good shape (typically 600+ for investment loans)
- I've saved at least 5–20% deposit (or have equity in my current property)
- I understand my borrowing power and have pre-approval (or know how to get it)

### B. Loan & Lending Readiness

- I know the difference between interest-only and principal & interest loans
- I understand how lenders assess investment loan applications
- I'm aware of the tax implications and benefits of investment loans
- I've considered whether to structure the loan under my name, a trust, or a company

### C. Property Strategy Clarity

- I have a clear goal for investing (e.g., cash flow, capital growth, long-term wealth)
- I've researched locations with growth potential and solid rental yield
- I've considered whether I want new, established, or off-the-plan property
- I have a rough idea of the budget and yield I'm targeting

### D. Risk & Exit Planning

- I've factored in interest rate increases and how they would affect my cash flow
- I've considered vacancy periods and ongoing maintenance costs
- I know my insurance options (e.g., landlord insurance)
- I have a backup or exit strategy if things don't go to plan

# Are you ready to invest in property?

## E. Support Team in Place

- I have a mortgage broker who specialises in investment lending
- I have access to a trusted accountant or financial adviser
- I know who I'll use for conveyancing and property management
- I have a support network or mentor to bounce ideas off

## Final Score

Count the number of questions you answered 'yes' to:

- 13–16: You're ready to take action!
- 9–12: You're close—just a few gaps to fill.
- 0–8: Some work to do—but the right advice can fast-track your journey.

## Need Expert Advice?

Not sure where you stand? Book a free 15-minute Property Investment Readiness Call with Jack Brazel today.

He'll walk you through your next steps—no pressure, no jargon, just real advice.

## Contact



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