

Your deposit is only part of the plan.



First-home cash planning checklist | Victoria / Australia

01 / YOUR STARTING POINT

Target purchase price

Cash currently available

Target buying timeframe

02 / BUILD YOUR CASH PLAN

Cost category	AUD estimate	What to check
Deposit contribution		Part of the purchase price; do not count a contract deposit twice.
Stamp duty after any relief		Confirm eligibility and dutiable value with SRO / your conveyancer.
Legal and conveyancing		Ask for a written quote, including searches and disbursements.
Building, pest or strata checks		Allow for the reports appropriate to your property.
Lender and loan setup costs		Check application, valuation, settlement and ongoing fees.
Lenders Mortgage Insurance		If applicable; confirm whether paid upfront or added to the loan.
Insurance and adjustments		Check insurance, rates / owners corporation adjustments at settlement.
Moving and essential setup		Include moving, connections and immediate essentials.
Cash retained after settlement		Choose a reserve for your own ongoing and unexpected expenses.
Total cash to plan for		Your working estimate

Use quotes where possible. A guarantee is not cash paid to you. Do not deduct a grant until eligibility, timing and availability at settlement are confirmed.

03 / BRING THESE QUESTIONS

Which costs apply to this property? | What is due before settlement?
What support may I qualify for? | What cash remains after settlement?

Turn your numbers into a clearer next step.

Ben | BV Finance · English & Mandarin · 0491 269 967

[Book a free consultation](#)

General planning worksheet; not a loan approval or a quote. Information checked 14 October 2026.

Official references: SRO buying costs · SRO duty relief · 5% Deposit Scheme