

# MONTHLY LIVING EXPENSES

This has been designed to calculate your Monthly Living Expenses, which is the amount needed to maintain your reasonable standard of living. Please only enter expenses that will continue after your loan has gone through. We acknowledge many people can reduce some expenses if needed for reasons such as extended leave (eg, maternity or illness), job loss, annual leave or even if you simply wanted to get ahead in your loans. That is why we have included 2 columns for you.

We recommend you look through your last 6 months transactions (savings accounts and credit cards) to assist you with this process.

Category	Current \$pm	What you could bring it down to?	Enter comment if appropriate
<b>Clothing &amp; personal care</b> - clothing, footwear, cosmetics, personal care	\$ pm	\$	
<b>Groceries</b> - typical supermarket shop for groceries including food, toiletries, etc	\$ pm	\$	
<b>Medical &amp; Health</b> - doctor, dental, optical, pharmaceuticals, but exclude health insurance which is under Insurances	\$ pm	\$	
<b>Owner occupied property utilities rates and related costs</b> - including rates, taxes, levies, body corporate/strata fees, repairs & maintenance	\$ pm	\$	
<b>Rented property utilities</b> - housing & property expenses on renter's occupied property including repairs, maintenance, other household items / utilities	\$ pm	\$	
<b>Investment property utilities</b> - housing property expenses on investment property including rates, taxes, levies, body corporate/strata fees, repairs & maintenance	\$ pm	\$	
<b>Transport</b> - public transport, car running costs, fuel, servicing, parking and tolls	\$ pm	\$	
<b>Childcare</b> - including nannies	\$ pm	\$	
<b>Education</b> - public and private education fees and associated costs including books and uniforms	\$ pm	\$	
<b>Insurance</b> - health, home, cars, life, income protection, trauma, TPD, etc	\$ pm	\$	
<b>Communications</b> - telephone accounts, internet, pay tv and media streaming subscriptions	\$ pm	\$	
<b>Recreation &amp; entertainment</b> - dining out, alcohol, tobacco, membership fees, pet care, holidays, etc	\$ pm	\$	
<b>Other</b> - unique items not covered in the above	\$ pm	\$	
<b>TOTAL</b>			