

Living Expenses

Customer Name:

Customer Number:

When your Loan or Line of Credit is running you may need to adjust your lifestyle to ensure you have enough money to live on. You will also need to include new expenses like council rates, house insurance or body corporate fees. It is detailed but is a good way to identify expenses that you may be able to adjust.

| All Expenses | | | | | | | |
|--|--|--------|-------------|---------|-----------|--------|---------------|
| Main Category | Subcategory | Weekly | Fortnightly | Monthly | Quarterly | Annual | Total Monthly |
| Land Tax on Owner Occupied Principal Place of Residence | Land Tax | \$ | \$ | \$ | \$ | \$ | \$ |
| Primary Residence Running Costs | Rates | \$ | \$ | \$ | \$ | \$ | \$ |
| | Utilities (power, gas, water) | \$ | \$ | \$ | \$ | \$ | \$ |
| | Maintenance | \$ | \$ | \$ | \$ | \$ | \$ |
| | Home/Contents Insurance | \$ | \$ | \$ | \$ | \$ | \$ |
| | Body Corp/Strata | \$ | \$ | \$ | \$ | \$ | \$ |
| Investment Property Running Costs | Rates, Body Corp/Strata & Land Tax | \$ | \$ | \$ | \$ | \$ | \$ |
| | Utilities (power, gas, water) | \$ | \$ | \$ | \$ | \$ | \$ |
| | Maintenance | \$ | \$ | \$ | \$ | \$ | \$ |
| | Home/Contents/Landlord Insurance | \$ | \$ | \$ | \$ | \$ | \$ |
| Secondary Residence Running Costs | Rates, Body Corp/Strata & Land Tax | \$ | \$ | \$ | \$ | \$ | \$ |
| | Utilities (power, gas, water) | \$ | \$ | \$ | \$ | \$ | \$ |
| | Maintenance | \$ | \$ | \$ | \$ | \$ | \$ |
| | Home/Contents/Landlord Insurance | \$ | \$ | \$ | \$ | \$ | \$ |
| General Basic Insurances | Vehicle (car) | \$ | \$ | \$ | \$ | \$ | \$ |
| Health Insurance | Health Insurance | \$ | \$ | \$ | \$ | \$ | \$ |
| Sickness and Personal Accident Insurance, Life Insurance | Sickness and Personal Accident Insurance, Life Insurance | \$ | \$ | \$ | \$ | \$ | \$ |
| Transport | Registration (excludes recreational vehicles such as caravans, motorcycles, and boats) | \$ | \$ | \$ | \$ | \$ | \$ |
| | Petrol & Maintenance (excludes recreational vehicles such as caravans, motorcycles, and boats) | \$ | \$ | \$ | \$ | \$ | \$ |
| | Tolls/Taxi/Parking/Public Transport | \$ | \$ | \$ | \$ | \$ | \$ |
| Groceries | Typical Supermarket – Food & Toiletries | \$ | \$ | \$ | \$ | \$ | \$ |
| Clothing and Personal Care | Clothing, Footwear, Buy Now/Pay Later Purchases, Cosmetics, Hairdressing etc. | \$ | \$ | \$ | \$ | \$ | \$ |

| | | | | | | | |
|---|---|----|----|----|----|----|----|
| Telephone, Internet, Pay TV and Media Streaming Subscriptions | Phone/Internet | \$ | \$ | \$ | \$ | \$ | \$ |
| | Pay TV/Netflix/Spotify etc. | \$ | \$ | \$ | \$ | \$ | \$ |
| Higher Education, Vocational Training and Professional Fees | Higher Education, Vocational Training and Professional Fees | \$ | \$ | \$ | \$ | \$ | \$ |
| Private Schooling and Tuition | Private Pre-School/School Fees, Books, Levies, Uniforms | \$ | \$ | \$ | \$ | \$ | \$ |
| Public or Government Primary and Secondary Education | Public Pre-School/School Fees, Books, Levies, Uniforms | \$ | \$ | \$ | \$ | \$ | \$ |
| Childcare | Daycare, Afterschool/Holiday Care, Nannies | \$ | \$ | \$ | \$ | \$ | \$ |
| Medical and Health | Doctor, Dental, Optical, Massage, Chiro, Pharmaceutical etc. | \$ | \$ | \$ | \$ | \$ | \$ |
| Recreation and Entertainment | Eating Out, Alcohol, Tobacco, Gambling, Social, Domestic Holidays, Sport | \$ | \$ | \$ | \$ | \$ | \$ |
| Pet Care | Pet food, Grooming, Minding Services, Care Products, Health Products, Veterinarian Fees | \$ | \$ | \$ | \$ | \$ | \$ |
| Other Living Expenses | Overseas Holidays | \$ | \$ | \$ | \$ | \$ | \$ |
| | Recreational Vehicles (caravan, boat, motorcycle) – Registration, Insurance and Operation | \$ | \$ | \$ | \$ | \$ | \$ |
| | Income Protection/Other Insurance | \$ | \$ | \$ | \$ | \$ | \$ |
| | Birthdays, Union Subscriptions Gifts etc. | \$ | \$ | \$ | \$ | \$ | \$ |
| Total | | | | | | | \$ |