

## Client Monthly Living Expenses

As part of our process we need to confirm you have the ability to meet the repayments on any new borrowings. To assist in this calculation please provide your monthly living expenses, we will then use these costs to determine your borrowing capacity. If you have a \$0 expense in a mandatory field please comment why.

Client/s Name:	Date:
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Monthly Living Expenses (excluding loan repayments)	
Clothing and personal care: Clothing, footwear, cosmetics and personal care - <b>Mandatory</b>	\$
Groceries: supermarket, meat, fruit and vegetables - <b>Mandatory</b>	\$
Insurances: All insurance including health, home and contents, life and income protection, pet insurance, voluntary superannuation - <b>Mandatory</b>	\$
Medical and health costs including doctor and dentist, optical and pharmaceutical (excluding health insurance which is categorised under insurance) - <b>Mandatory</b>	\$
Recreation and Entertainment: dining out, movies, gifts, membership fees, pet care, holidays and other items - <b>Mandatory</b>	\$
Connections: Phone, mobile, internet, cable TV, streaming services such as Netflix, music and any other similar subscriptions - <b>Mandatory</b>	\$
Transport: public transport fees, car expenses including petrol, registration, insurance, servicing, tolls - <b>Mandatory</b>	\$
Childcare: All childcare expenses. Including nannies	\$
Maintenance: If you pay child maintenance, the amount per month	\$
Education: public and private education fees and associated costs (preschool, primary, secondary, tertiary) including books, uniforms etc.	\$
HELP debt	\$
Owner occupied property utilities, rates and relates costs including taxes, levies, body corporate and Strata fees, repairs, maintenance and other household items and utilities (excluding insurance, telephone, internet and pay TV as these are categorised separately)	\$
Rent or board: per month	\$
Investment property utilities, rates and relates costs including taxes, levies, body corporate and Strata fees, repairs, maintenance and other household items and utilities (excluding insurance, telephone, internet and pay TV as these are categorised separately)	\$
Other unique items not covered in the above categories (must be explained to your broker)	\$
<b>Total Monthly Living Expenses</b>	\$

Notes:
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