

## LIVING EXPENSES PLANNER

Under the National Consumer Credit Protection code, and Responsible Lending guidelines, to assess any new consumer loan application, we require an accurate disclosure of your current household Living Expenses. This is to ensure that the new loan repayments will not cause you undue financial hardship, and that you are suitable for the new loan.

Living Expenses **does not include** your current home loan, personal loans, credit cards etc.

As a guide, when the bank assesses your loan application, they will generally use the Household Expenditure Measure which is an average statistical measure, this does vary but is currently approximately:

- \$2,600 per month for a single person
- \$3,800 per month for a married or defacto couple
- plus \$600 per dependent child at home

Please use <b>MONTHLY</b> figures	\$
Council & water rates	
Electricity, Gas and other Utilities	
Mobile phone, telephone, internet fees	
Foxtel, Netflix, Kayo, Stan, streaming	
Groceries, meat, vegetables, dairy, supermarket goods	
Take away meals including Uber Eats/Deliveroo/Menu Log	
Takeaway coffee or tea	
Restaurants and pub dining	
Home and Contents insurance	
Car insurance	
Health insurance	
Life insurance	
Other insurances	
Petrol & Oil	
Car registration	
Car servicing, tyres, maintenance	
School fees or childcare	
School uniforms, school sports or excursions	
Children's sports fees, music lessons, swimming etc	
Movies, Shows, Concerts, Sporting event tickets	
Entertainment and general cash spending	
Children's clothing and footwear	
Children's haircuts and grooming	
Children's birthdays and Xmas	
Children's pocket money	
Adults clothing and footwear	
Adults haircuts, grooming, makeup, beauty, cosmetics	
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Please use <b>MONTHLY</b> figures	\$
Dentists	
Doctors	
Chemist, prescriptions, medicines	
Optical, Physio, Acupuncture, Chiro and other health needs	
Taxi's or Uber fares	
Public transport, bus, train, tram etc	
Cigarettes	
Alcohol	
Family gifts for birthdays, anniversary, Christmas etc	
Holidays	
Gym Fees & Fitness	
Donations & Charities	
Newspapers, magazines, books, DVD's	
Lottery tickets	
Animal and Vet costs	
Repaying family loan	
Child maintenance payments	
Other -	
Other -	
Other -	
Other -	
<b>Your total monthly living expenses</b>	