

Living Expenses Disclosure

Under the National Consumer Credit Protection code, and Responsible Lending guidelines, all consumers are required to accurately disclose their 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 **excludes** your current loans, credit cards etc.

Please analyse all withdrawals from your savings account bank statements for the last three months, your credit card statements etc (most banks will ask for your statements so they can check your household living expenses).

As a guide, when the bank assesses your loan application, they will generally use the Household Expenditure Measure as a minimum. This is an average statistical measure, and is currently approximately \$3,400 per month for a single person, \$5,900 per month for a married or defacto couple, plus \$890 per dependent child at home (this is a guide only, but it is what the banks use as a minimum to determine your expenses, and loan serviceability)

Please use Monthly figures

PRIMARY RESIDENCE COSTS	
Council Rates	\$
Water rates	\$
Body corporate or Strata fees	\$
Electricity, Hot Water and Gas	\$
Home repairs, Bunnings, paint, electrical items	\$
Buying furniture, electrical goods, beds etc	\$
Pool cleaning and chemicals	\$
Gardening tools, lawnmowing, maintenance, plants	\$
Outdoor furniture	\$
FOOD	
Supermarket shopping, butcher, bakery, fresh fruit	\$
Meal delivery services e.g. Menu Log, Uber Eats	\$
TRANSPORT	
Petrol and oil	\$
Car servicing, repairs, and maintenance	\$
Car registration	\$
Car parking	\$
Tolls	\$
Public transport	\$
Taxis, Uber, and ride sharing	\$
Car wash and detailing	\$
COMMUNICATIONS	
Mobile phone plan and other phone costs	\$
Foxtel, Netflix, Kayo, Stan, Spotify, streaming services	\$
Internet or NBN fees	\$
PERSONAL CARE	
Adult's clothing and footwear	\$
Children's clothing and footwear	\$
Cosmetics, skin, and beauty treatments	\$
Hair salon and grooming services	\$
Children's haircuts and grooming services	\$
Luggage, handbags, baby goods	\$
MEDICAL and HEALTH	
Doctor	\$
Dentist	\$
Physio, Chiro, Acupuncture, Natural Therapies	\$
Optical	\$
Pharmacy, prescriptions, medicines	\$
EDUCATION and CHILDCARE	
School fees	\$
Childcare	\$
School uniforms, shoes, bags, books	\$

EDUCATION or CHILDCARE continued	
School sports fees, school excursions and camps	\$
School canteen lunches	\$
University, TAFE, College fees	\$
Private tutor	\$
INSURANCES	
Health Insurance	\$
Car insurance	\$
Caravan, Motorbike, Boat, Jet ski insurance	\$
Home and contents insurance	\$
Travel insurance	\$
Income Protection Insurance	\$
Life Insurance or Trauma Cover Insurance	\$
Pet Insurance	\$
RECREATION and ENTERTAINMENT	
Restaurant meals, hotel, and pub dining	\$
Take away meals and fast food	\$
Takeaway coffee or tea	\$
Cigarettes	\$
Alcohol	\$
Jewellery	\$
Movies and shows	\$
Concerts and sporting event tickets	\$
Children's sports fees, music lessons, swimming etc	\$
Children's Birthdays and Xmas presents	\$
Family Birthdays and Xmas presents	\$
Family gifts for Birthdays, Anniversary etc	\$
Children's pocket money	\$
Children's birthday parties	\$
Holidays inc airfares, accommodation	\$
Gym fees and fitness	\$
Donations and Charities	\$
Newspapers, magazines, books, DVD's	\$
Entertainment and general cash spending	\$
Lottery tickets	\$
Animal and Veterinary costs	\$
Electronic equipment and games e.g. Xbox, PlayStation	\$
Toys, Hobbies, Arts and Crafts	\$
Camping, fishing, and off road equipment	\$
Sporting goods	\$
Musical instruments	\$
Theme parks	\$
Electric scooters, electric bikes	\$
OTHER COSTS	
House cleaner	\$
Child maintenance payments	\$
Pest control	\$
Security costs	\$
Other miscellaneous	\$
INVESTMENT PROPERTY COSTS (if applicable)	
Council Rates	\$
Water rates	\$
Land tax	\$
Body corporate or Strata fees	\$
Maintenance and repairs	\$
Landlords' insurance cover	\$
TOTAL HOUSEHOLD EXPENSES PER MONTH	\$