

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)

	Diago use Monthly figures
PRIMARY RESIDENCE COSTS	Please use Monthly figures
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	\$
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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	\$



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