

## Consumer expense guide

Household living expenses			
Owner-occupied utilities and rates (Gas, electricity, repairs and maintenance, body corporate and strata fees, council rates and water, land taxes, other levies)	\$		
Telephone and internet (Home phone, mobile phone, internet)	\$		
Clothing and personal care (Clothing, footwear, cosmetics, personal care)	\$		
Medical and health (excluding health insurance) (Doctor, dental, optical, pharmaceutical)	\$		
Recreation and entertainment (Alcohol, tobacco, gambling, restaurants, membership fees and subscriptions, pet care, holidays)	\$		
Groceries (Typical supermarket shop including food and toiletries)	\$		
Education (preschool, primary, secondary, tertiary) (Public school fees and associated costs e.g. books, uniforms)	\$		
Insurance (Private heath insurance, home and contents, life, income protection)	\$		
Public transport	\$		
Pay television	\$		
	TOTAL		

Motor vehicle running costs Monthly costs for any existing vehicles that	are not being traded in as p	part of this application a	and the expected monthly costs for vehicle being financed on this application
Registration renewals	\$		
CTP renewals	\$		
Comprehensiveinsurance	\$		
Fuel	\$		
Parking	\$		
Γolls	\$		
Servicing	\$		
Repairs maintenance	\$		
		TOTAL	\$
Other expenses			
Private education private school fees)	\$		
Childcare	\$		
including nannies)		TOTAL	\$
nvestment property utilities and rates Repairsand maintenance, body corporate and strata fees, council rates and water, land taxes, other levies)	\$		
Other (Unique items not covered in above categories)	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		



