



**SWITCH**  
**FINANCE**

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Switch today for a brighter tomorrow.

This calculation template is to assist us with the home loan process by gathering a client's monthly living expenses.

## Monthly Living Expenses Calculator

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

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