

LIVING EXPENSES WORKSHEET

What does your household spend each month?

Lenders need an accurate, complete picture of your everyday spending to work out what you can comfortably afford to borrow. Fill this in as honestly as you can before our call — it means we can get you a faster, more accurate answer from the start.

A COUPLE OF TIPS

Estimate for a typical month, not your leanest or your biggest. Include every adult in the household, not just whoever's applying for the loan — lenders want the full household picture, not just yours.

Section 1 · Household details

Adults in household

Number of dependent children (under 18)

Ages of dependent children

Section 2 · General expenses MONTHLY

Food and groceries

Supermarket shopping, takeaway & dining out

Primary residence costs

Rent/mortgage, rates & utilities

Communication

Phone, internet, streaming & subscriptions

Education (public & other)

School fees, tutoring, courses

Clothing and personal care

Clothing, haircuts, toiletries

Transport and auto

Fuel, registration, public transport, servicing

Medical, health and fitness

Medical, dental, gym & health cover

Children and pets

Childcare, vet bills, pet insurance

Any other

Anything else not listed above

Total general expenses

Section 3 · Other expenses MONTHLY

Private education costs

Private school fees

Private health and life insurance

Private health cover, life & income protection

Total other expenses

Grand total

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