

# living expenses

## Household expenses

Lenders require that all borrowers carefully detail their regular living expenses. Below is a list of categories that are usually considered. Note the items including HELP debt, child support, rent payable and loan repayments are not included as we record that information in other sections.

Who do these living expenses relate to (please list the names of all individuals)? \_\_\_\_\_

How much do you spend each month on electricity use at home? \_\_\_\_\_

How much do you spend each month on gas use at home? \_\_\_\_\_

How much do you spend each month on water use at home? \_\_\_\_\_

If you own your home how much do you pay per month for council rates? \_\_\_\_\_

How much do you spend each month on phone and internet expenses? \_\_\_\_\_

How much do you spend each month on groceries? \_\_\_\_\_

How much do you spend each month on clothing and personal care? \_\_\_\_\_

How much do you spend each month on transport (eg. fuel, registration, fares)? \_\_\_\_\_

How much do you spend each month on childcare? \_\_\_\_\_

How much do you spend each month on Pay TV? \_\_\_\_\_

How much do you spend each month on entertainment? \_\_\_\_\_

How much do you spend each month on medical expenses? \_\_\_\_\_

How much do you spend each month on education? \_\_\_\_\_

How much do you spend each month on insurance (eg. car, home, health)? \_\_\_\_\_

If you own investment properties how much do you spend each month on all rates and utilities? \_\_\_\_\_

Please include any other regular living expenses not listed above?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Date

\_\_\_\_\_ Applicant Signature/s