



ABN: 478 578 4316 2

## Budgeting/Personal Expenses

A detailed budget can be a significant tool for helping you achieve your life goals and more effectively using your cash surpluses. It is also a mechanism that is necessary to undertake to establish what costs from your income need to be allocated for your cost of living prior to considering the income level you are able to commit to any new loan repayment. Completion of your actual expenses on a monthly basis is required in the loan assessment process.

### Budget /Personal Expenses

Expenses - Monthly	Current	Future
Rent,		
Mortgage Payments		
Food,		
Clothing		
Utilities		
Insurance		
Other:		
<b>Any Existing Loan Repayments</b>		
<b>Transport</b>		
Petrol/Travel Costs		
Car Repayments		
Registration		
Car Maintenance		
Car Insurance		
<b>Medical Fund</b>		
<b>Other expenses</b>		
Superannuation		
Private School Fees		
Childcare		
Additional Motor Vehicle		
Pay TV		
Additional Mobile Phone		
Gym/other Membership		
Other:		
<b>Total expenses</b>		
<b>Do you know any significant changes that will occur in income or expenses in the foreseeable future?</b>		

Name: .....

Name: .....

Date: .....

Date: .....