

MONTHLY LIVING EXPENSES CALCULATION TEMPLATE

This template has been designed to calculate **Monthly Living Expenses** during the home loan process. To calculate the **Monthly Living Expenses**, which is the amount of money needed to maintain a reasonable standard of living, only consider expenses that will continue to be incurred after the loan is funded. Expenses such as the ones below should be included (where applicable).

MONTHLY LIVING EXPENSES	\$
Utilities - e.g. electricity, water rates, gas, council rates, phone internet	\$
Education - e.g. school fees, childcare	\$
Clothing - e.g. school/work uniforms, dry cleaning, general wardrobe	\$
Food - e.g. groceries, meat, fruit and vegetables	\$
Health care - e.g. Private Health insurance, ongoing medical bills	\$
Transportation - e.g. petrol, train, bus fares and vehicle running costs	\$
Other expenses - e.g. entertainment, regular holidays, pay TV	\$
TOTAL	\$

Notes: _____

➔ Is there something else we can help you with?

