



# Living Expenses Guide

This template is designed to assist in determining your average monthly living expenses. It is important that this document is completed accurately, as the information you provide will be essential for understanding your outgoings, and for assessing your financial capacity, loan suitability, and ability to make repayments.

Monthly Living Expenses – Basic	\$	Optional Notes
Utilities (Electricity, Water, Gas, Rates, Phone, Internet etc)	\$	
Education (Public School Fees, Childcare Expenses)	\$	
Groceries (Food, Household Supplies/Consumables, Cosmetics etc)	\$	
Healthcare (Ongoing Medical Expenses)	\$	
Transport (Car Rego, Fuel, regular Public Transport costs)	\$	
Insurance (Building and Contents Insurance)	\$	
Other (Regular Holidays, Eating Out, Board & Lodging)	\$	
Entertainment (Pay TV etc)	\$	
<b>TOTAL – Basic</b>	\$	
Monthly Living Expenses – Fixed or Recurring	\$	Optional Notes
Private Health Insurance	\$	
Life Insurance	\$	
Comprehensive Car Insurance	\$	
Other Insurance (Income Protection, Specified Items, Landlord)	\$	
Private School Fees, Ongoing Private Tuition etc	\$	
Court-Ordered Child Maintenance	\$	
Ongoing Rental Payments	\$	
Other recurring	\$	
<b>TOTAL – Fixed or recurring</b>	\$	
<b>TOTAL – Basic + Fixed or recurring</b>	\$	
<b>TOTAL – Non-Basic</b> (Eating out, holidays, discretionary purchases)	\$	

## Reasonably Foreseeable Changes to Outgoings

Are there foreseeable changes to your personal and financial circumstances that may impact your monthly living expenses:

For more information about how to best declare your expenses, please email [info@finkey.co](mailto:info@finkey.co) and a member of our credit team will assist you with your enquiry.