

Budget for Living Expenses



AGRIBUSINESS & FINANCE

Please complete this prior to our appointment so that we can determine your loan affordability. It is important to us that the proposed credit facility is affordable. We request therefore that you undertake a budgeting exercise that is specific to your personal situation. Should you become concerned in relation to affordability once the exercise is completed, we would request you contact your broker immediately.

	Weekly	Fortnightly	Monthly	Quarterly	Annual	Total Monthly
FOOD EXPENSES						
Food & supermarket						-
Coffees, lunches takeaway						-
Cigarettes & alcohol						-
DISCRETIONARY EXPENSES						
Entertainment						-
Domestic holidays						-
Clothing, shoes & accessories						-
Hairdressing & grooming						-
Phone, Internet & pay TV						-
Media streaming & subscription services						-
Gifts & celebrations						-
Other discretionary expenses						-
Pets						-
CHILDREN AND EDUCATION EXPENSES						
Public education costs						-
Private education costs						-
Tertiary & vocational education						-
Childcare						-
HEALTH & WELLNESS EXPENSES						
Gym fees, sport, other health & wellness						-
Private health insurance						-
Doctor, dentist, pharmacy, glasses						-
Life, trauma, income insurance						-
TRANSPORT EXPENSES						
Recreational vehicle running costs						-
Essential vehicle running cost						-
Public transport, taxis & ride share, commuting airfares						-
Essential vehicle insurance						-
PROPERTY EXPENSES						
Primary residence running costs						-
Primary residence body corp						-
Secondary residence running costs						-
Secondary residence body corp						-
Investment property running costs						-
Investment property body corp						-
OTHER COMMITMENTS						
Child or spousal maintenance						-
Current rent expense						-
Ongoing board expense						-
						-
TOTAL						-