## Living Expenses Calculator

This template has been designed to calculate the amount of money needed to maintain a reasonable standard of living. To calculate the living expenses, only consider expenses that will continue to be incurred after the loan is funded.

| Member Name: | Member Number: |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Utilities   Amount Weekly <br> Electricity Fortnightly Monthly Annually  <br> Water $\$$    <br> Rates $\$$    <br> Gas $\$$    <br> Phone $\$$    <br> Internet $\$$    <br> Other $\$$    |  |  |  |


| Education \& Parenting | Amount | Weekly | Fortnightly | Monthly | Annually |
| :--- | :---: | :---: | :---: | :---: | :---: |
| School fees | $\$$ |  |  |  |  |
| Child care | $\$$ |  |  |  |  |
| Other | $\$$ |  |  |  |  |


| Food | Amount | Weekly | Fortnightly | Monthly | Annually |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Groceries | $\$$ |  |  |  |  |
| Takeaway | $\$$ |  |  |  |  |
| Dining out | $\$$ |  |  |  |  |
| Coffee | $\$$ |  |  |  |  |
| Alcohol | $\$$ |  |  |  |  |


| Personal Care | Amount | Weekly | Fortnightly | Monthly | Annually |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Clothing | $\$$ |  |  |  |  |
| Hair cuts | $\$$ |  |  |  |  |
| Other | $\$$ |  |  |  |  |


| Healthcare | Amount | Weekly | Fortnightly | Monthly | Annually |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Doctors | $\$$ |  |  |  |  |
| Dentist | $\$$ |  |  |  |  |
| Pharmaceutical | $\$$ |  |  |  |  |


| Transport | Amount | Weekly | Fortnightly | Monthly | Annually |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Petrol | $\$$ |  |  |  |  |
| Registration | $\$$ |  |  |  |  |
| Train/bus fares | $\$$ |  |  |  |  |
| Repairs/servicing | $\$$ |  |  |  |  |


| Insurances | Amount | Weekly | Fortnightly | Monthly | Annually |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Home | $\$$ |  |  |  |  |
| Contents | $\$$ |  |  |  |  |
| Car | $\$$ |  |  |  |  |
| Landlord | $\$$ |  |  |  |  |
| Private health | $\$$ |  |  |  |  |
| Life/income protection | $\$$ |  |  |  |  |

