

Novated Lease expense guide

Please fill fields with monthly expense amount (\$)

Household living expenses

Owner-occupied utilities and rates

(Gas, electricity, repairs and maintenance, body corporate and strata fees, council rates and water, land taxes, other levies)

Telephone and internet

(Home phone, mobile phone, internet)

Clothing and personal care

(Clothing, footwear, cosmetics, personal care)

Medical and health (excluding health insurance)

(Doctor, dental, optical, pharmaceutical)

Recreation and entertainment

(Alcohol, tobacco, gambling, restaurants, membership fees and subscriptions, pet care, holidays)

Groceries

(Typical supermarket shop including food and toiletries)

Education (preschool, primary, secondary, tertiary)

(Public school fees and associated costs e.g. books, uniforms)

Insurance

(Private health insurance, home and contents, life, income protection)

Public transport

Pay television

TOTAL

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Motor vehicle running costs

Motor vehicle running costs

Monthly costs for any existing vehicles that are not being traded in as part of this application and the expected monthly costs for vehicle being financed on this application

Registration renewals	\$
CTP renewals	\$
Comprehensive insurance	\$
Fuel	\$
Parking	\$
Tolls	\$
Servicing	\$
Repairs maintenance	\$
TOTAL	\$

Other expenses

Private education (private school fees)	\$
Childcare (including nannies)	\$
TOTAL	\$

Investment property utilities and rates (Repairs and maintenance, body corporate and strata fees, council rates and water, land taxes, other levies)	\$
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Other (Unique items not covered in above categories)	\$
	\$
	\$
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	\$
	\$
	\$
	\$
TOTAL	\$