

What is a Household Living Expense?



Child care

Everything from formal day care costs for each child, to nannies and occasional babysitters.



Personal care

All clothing, footwear, cosmetics and personal hygiene products, hair dressing, manicures and massages etc.



Education

Educational costs/fees for themselves and any children, including books, uniforms, equipment and excursions.



Groceries

This includes meat, fruit, vegetables and anything else you might buy at a supermarket, like toilet paper and cleaning products.



Insurance

This includes all personal insurance like health, home and contents, life, income protection and pet insurance.



Medical

This section is specifically for health care costs like doctors, dental care, optical and pharmaceutical prescriptions.



Utilities/home expenses

Gas, water, electricity, rates, taxes and levies, and any other costs for running your own home.



Entertainment

Recreational expenditure like take-away food, dining out, movies, gifts, club memberships, pet care, holidays and hobbies.



Connections

Include expenses like mobile phone plans, pay or cable TV, internet, house phone, personal magazine subscriptions etc.



Transport

This section is for public transport costs, petrol, car registration, car insurance, car parking, car servicing and maintenance.



Rent

This is for rent on a property where you live, board (if you are living at your parent's home or renting a room), or similar housing costs.



Other

Any regular living expense which is not covered by the above categories.




Investment property expenses

Costs you are responsible for paying—council rates, property management fees, taxes and levies, body corporate/strata fees, maintenance etc.

For more information, please contact:

Dieter Stahmer—The Loan Broker

 (07) 3904 7186

 loans@theloanbroker.com.au

 theloanbroker.com.au

 2/169 Florence St, Wynnum QLD 4178