

Living expenses template



This template has been designed to help provide guidance for customers when they are calculating their living expenses for a credit card, personal loan or home loan application. In their application for credit with ING, customers must provide a response for all expense categories that are applicable to them and include all on going expenses. Examples of items that they should consider within each category are provided.

Note: the first 7 expense categories are mandatory for all applications. However, the customer must review all fields and complete all those applicable to them.

Expense Category	Monthly Amount
Transport Public transport, taxis, ride-sharing, bike rental, and vehicle running costs including fuel, servicing, registration, parking and tolls (excluding vehicle insurance).	\$ <input type="text"/>
Groceries Typical supermarket shop for groceries including food, toiletries and household needs (excluding alcohol and tobacco).	\$ <input type="text"/>
Recreation & entertainment Eating out, takeaway, home delivery, movies, theatre, museums, electronics, books, magazines, alcohol, tobacco, gambling, travel, holidays and membership fees such as gym, health and sports.	\$ <input type="text"/>
General basic insurance (personal and vehicle) Insurance costs related to vehicle, personal belongings, travel and standalone ambulance cover (excluding property, combined home and contents, health, life and insurance on recreational vehicles).	\$ <input type="text"/>
Communication & media Phone (landline and mobile), internet, pay TV and media streaming subscriptions (Netflix and Spotify).	\$ <input type="text"/>
Medical & health Health care services including doctors, specialists, dental, optical, pharmacy, physio and other alternative therapies (excluding health insurance).	\$ <input type="text"/>
Clothing & personal care Clothing, shoes, accessories, hair and beauty products and treatments such as hairdressing and massage.	\$ <input type="text"/>
Public education Education fees, books, uniforms and associated costs for public schooling including preschool, primary or secondary.	\$ <input type="text"/>
Higher education Education fees, books and associated costs for tertiary and vocational training (university, TAFE, business college, drama, music or dance schools) (excluding HECS/HELP repayments).	\$ <input type="text"/>
Childcare Childcare including nannies and non-compulsory pre-school.	\$ <input type="text"/>
Primary residence costs Expenses associated with your primary residence. Includes utilities like electricity, gas, water, insurance (combined home and contents), rates, levies, repairs, maintenance and household costs for fixtures and fittings (excluding body corporate, strata fees and land tax).	\$ <input type="text"/>
Child & spouse maintenance Financial support or court-ordered agreement for children not living with you, or spousal or de facto partner maintenance.	\$ <input type="text"/>

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Expense Category	Monthly Amount
Private education Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, private tuition and compulsory age kindergarten (pre-primary or prep).	\$ <input type="text"/>
Personal insurance (health and life) Private hospital, medical and dental health, sickness, personal accident and life insurance (excludes standalone ambulance cover).	\$ <input type="text"/>
Other insurance Insurance costs related to recreational vehicles (motorbike, caravan, trailer, boat or aircraft).	\$ <input type="text"/>
Owner occupied body corporate, strata fees and land tax Land tax, body corporate and strata fees on your primary residence (excludes investment property and holiday home costs).	\$ <input type="text"/>
Investment property costs All costs associated with an investment property including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs and maintenance.	\$ <input type="text"/>
Secondary residence costs All costs associated with any secondary residences (holiday home or non-investment property) including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs and maintenance.	\$ <input type="text"/>
Other regular and recurring expenses Ongoing expenses not included in any other categories, such as voluntary Superannuation contributions, additional HECS repayments, gifts, donations, pet care and household services like gardening or cleaning.	\$ <input type="text"/>
Your monthly total expenses are:	\$ <input type="text"/>