

Monthly Living Expenses Calculation Template

This template has been designed to calculate Monthly Living Expenses during the home loan process. To calculate the Monthly Living Expenses, which is the amount of money needed to maintain a reasonable standard of living, only consider expenses that will continue to be incurred after the loan is funded. Expenses such as the ones below should be included (where applicable). If you are an existing CBA customer you can use the tools located on the CommBank app to assist with completing this.

Number of Adults in Household	
Number of Dependents in Household	
Age of Dependents in Household	

Monthly Living Expenses	
Food and Groceries Items you should consider include fruit, meat, groceries, household items, take away food and coffee (eg Uber Eats, Deliveroo, Menulog). Capturing of food and groceries costs is mandatory and the amount must be greater than \$0.	\$
Owner Occupied Property Expenses (excluding Mortgage Repayments and Insurance) Items you should consider include utilities such as water, electricity, gas, council rates, strata fees, ongoing maintenance, repairs, gardening, pool services, cleaning services. Where you own or rent an owner occupied property the amount should be greater than \$0.	\$
Communication Items you should consider include Internet, pay tv, phone, media streaming subscriptions (eg Netflix, Spotify, Foxtel).	\$
Education Items you should consider include school/uni fees, books, materials, courses, higher education. Where you have children of school age the amount must be greater than \$0.	\$
Clothing and Personal Care Items you should consider include clothing, shoes, hair and beauty treatments, beauty and hygiene products. Capturing of clothing and personal care costs is mandatory and the amount must be greater than \$0.	\$
Transport and Auto Items you should consider include bus, train, ferry, car registration, petrol, tolls, repairs and maintenance and rideshare costs (eg Uber, taxi).	\$
Medical, Health and Fitness Items you should consider include doctor, dentist, physiotherapy, medicines, eye care, glasses, gym membership.	\$
Insurance Items you should consider include car, home and contents, life, income protection, landlord, private health. Where you are purchasing an owner occupied property the amount must be greater than \$0.	\$

Monthly Living Expenses

Recreation, Travel and Entertainment Items you should consider include sport, boat, holidays, dining out, movies, electronic games, electronics, tobacco, alcohol, gambling.	\$
Children and Pets Items you should consider include day care, childcare, sports, music, tuition, nanny, pet expenses. Where you have declared you have children this amount must be greater than \$0.	\$
Other Expenses and Purchases Items you should consider include expenses incurred for other adults within the household and expenses not covered elsewhere.	\$
TOTAL	\$