What is a Household Living Expense?

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|  | **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:

# <business name>

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