



It is important we get an understanding of your particular financial commitments, please list below as close as possible your normal living expenses

*Cost of living: please provide a cost of living per month to cover:*

**Primary Residence** \$

includes home maintenance and repairs, electricity, gas, water, Gardens, council rates housekeeper

**Phone, internet & Media** \$

includes landline, internet, mobile phone, subscription services E>G> Foxtel, Netflix etc

**Food & Groceries** \$

includes groceries, cigarettes, alcohol, restaurants, cafes, takeaway and delivery

**Recreation & Holidays** \$

includes lifestyle and culture, newspapers, magazines, books, sports, hobbies, memberships (gym etc) gifts, holidays and airfares, donations

**Clothing & Personal** \$

includes clothes & Shoes, hair & Beauty

**Medical & Health** \$

includes doctor, pharmacy, dentist, optical, physio, remedial, chiro, alternative therapies

**Transport** \$

Includes registration, fuel, maintenance, roadside assist, parking & Tolls, public transport, taxi, rentals

**Education** \$

Includes public, private, HECs, professional development, books, uniforms excursions

**Childcare** \$

Includes childcare, babysitting

**General Insurance** \$

Includes income protection, home & contents, vehicle, travel

**Investment Property costs** \$

Includes maintenance, taxes, levies, body corporate, strata fees, repairs household items, insurance, rates, property management, utilities

**any other costs** \$

*Cost of Living: \$ per month*

Your Requirements and Objectives:

What is important to you now?

What is important to you in 10 years time?

Comments: