

Your Monthly Household Expenses

Use this worksheet to help you work out your monthly household expenses and transfer to the following page.

Card repayments	Credit card repayments	\$	
	Store card repayments	\$	
	Total credit card/store card expenses		
Motor vehicle	Fuel	\$	
	Registration	\$	
	Warrant of Fitness	\$	
	Maintenance	\$	
	Other	\$	
	Total motor vehicle expenses		
Utilities	Phone	\$	
	Gas	\$	
	Power	\$	
	Water	\$	
	Other	\$	
	Total utilities expenses		
Household	Food	\$	
	Clothing	\$	
	Travel	\$	
	Health	\$	
	Entertainment	\$	
	Other	\$	
	Total household expenses		
Insurance (excl house)	Contents	\$	
	Medical	\$	
	Life	\$	
	Car	\$	
	Loan	\$	
	Other	\$	
	Total insurance expenses (excl. house)		
Other	Child care	\$	
	Child support	\$	
	Other	\$	
	Total other expenses		

Proposed Monthly Budget

Your budget as it will be if the loan is approved. Transfer the figures from the worksheet on the previous page to help you work out your monthly budget.

Expenses				
Repayments	Proposed National Bank home loan repayments	\$		
	Existing National Bank home loan repayments	\$		
	Existing other bank home loan repayments	\$		
	Government Student Loan (incl. IRD deductions/voluntary repayments)	\$		
	Personal loan repayments	\$		
	Credit/Store card payments	\$	(A)	
	Hire purchase payments	\$		
	Total repayments			\$
Living expenses	Motor vehicle expenses	\$	(B)	
	Utilities	\$	(C)	
	Rates	\$		
	House insurance	\$		
	Household	\$	(D)	
	Education	\$		
Total living expenses			\$	
Other expenses	Other insurance (excl. house)	\$	(E)	
	Superannuation	\$		
	Other	\$	(F)	
Total other expenses			\$	
	Rent/board paid (only if paid after loan is drawn)			\$
Total monthly expenses (H)				\$

Income			
Annual income			
	Gross annual income of 1st Individual	\$ <i>annual</i>	
	Gross annual income of 2nd Individual	\$ <i>annual</i>	
Monthly income		1st Individual	\$ <i>monthly</i>
	Salary/wages after tax	2nd Individual	\$ <i>monthly</i>
	Gross rental income		
	Existing	\$ <i>weekly</i>	x 52 wks ÷ 12 mths \$ <i>monthly</i>
	Proposed	\$ <i>weekly</i>	x 52 wks ÷ 12 mths \$ <i>monthly</i>
	Other net income (e.g. dividend, interest)		\$ <i>monthly</i>
Total combined monthly income (G)			\$
Less total monthly expenses (H)			\$
Uncommitted income (G – H)			\$

You should also be aware of, and budget for, the various one-off expenses associated with buying a house, (see the 'What will it cost to buy a home?' worksheet).

Statement of Position

This is your statement of position before the lending application is assessed.

Assets (combine amounts for joint applications)				
National Bank deposits			\$	
Other bank deposits			\$	
Motor vehicles	<i>make</i>	<i>model</i>	<i>year</i>	\$ <i>current value</i>
	<i>make</i>	<i>model</i>	<i>year</i>	\$ <i>current value</i>
	<i>make</i>	<i>model</i>	<i>year</i>	\$ <i>current value</i>
Real estate/property	<i>address</i>			\$ <i>approx. market value</i>
	<i>address</i>			\$ <i>approx. market value</i>
	<i>address</i>			\$ <i>approx. market value</i>
Superannuation			\$ <i>current value</i>	
Bonds and shares			\$ <i>current value</i>	
Other (e.g. investments, boats, caravans, antiques)	<i>item</i>			\$ <i>current value</i>
	<i>item</i>			\$ <i>current value</i>
	<i>item</i>			\$ <i>current value</i>
Total assets (I)			\$	

Liabilities (combine amounts for joint applications)			
National Bank deposits			\$
Other bank overdraft			\$
Credit card	<i>bank/card type</i>	\$ <i>limit</i>	\$ <i>amount owing</i>
	<i>bank/card type</i>	\$ <i>limit</i>	\$ <i>amount owing</i>
	<i>bank/card type</i>	\$ <i>limit</i>	\$ <i>amount owing</i>
Store card	<i>card type</i>	\$ <i>limit</i>	\$ <i>amount owing</i>
	<i>card type</i>	\$ <i>limit</i>	\$ <i>amount owing</i>
Hire purchase	<i>company</i>	<i>expiry date</i>	\$ <i>amount owing</i>
	<i>company</i>	<i>expiry date</i>	\$ <i>amount owing</i>
National Bank Personal Loan			\$
National Bank Home Loan(s)			
Fixed/Floating/Interest Only			\$
Flexible	\$ <i>total limit</i>		\$
Other Home Loan(s)			
Fixed/Floating/Interest Only			\$ <i>amount owing</i>
Revolving	\$ <i>total limit</i>		\$ <i>amount owing</i>
Other Finance (e.g. personal loan, government student loan, family loan)			\$
Total liabilities (J)			\$

Total assets – Total liabilities (I – J)	\$
---	-----------