

Home Purchase Advisory Service

Housing NSW's Home Purchase Advisory Service provides free information and advice on all aspects of home purchase, such as buying, building and obtaining housing finance.

The Service can provide you with unbiased and objective answers to all your home purchase questions.

Publications available

A range of free home purchase publications are available from us, including:

- Guide to Purchasing Your Home: The A to Z of Home Purchase
- Financing your Home Purchase
- Buying Land and Building a Home
- Home Buyer's Checklist
- A Guide to the Cost of Home Purchase



Home Buyer's Budget Planner

Further information

If you have any questions about the information in this brochure, please contact the **Home Purchase Advisory Service**:

Telephone: Freecall 1800 806 653
TTY Service: 1800 628 310
Email: advisory@housing.nsw.gov.au

Housing NSW's website has current information on home purchase issues and services, including all the Home Purchase Advisory Service publications.

Website: www.housing.nsw.gov.au

The information contained in this brochure was current as at February 2008.

Interpreter Services

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450. The Translating and Interpreting Service will telephone Housing NSW for you at no cost.



If you are paid weekly, calculate income and expenditure on a weekly basis. If paid fortnightly, calculate on a fortnightly basis.

Income

Take-home pay – Income 1	\$
Take-home pay – Income 2	\$
Pension/benefit, etc	\$
Family tax payments	\$
Child support	\$
Board	\$
Interest	\$
Other	\$
TOTAL INCOME	\$

Expenditure

Home

Rent	\$
Mortgage payments	\$
Council rates	\$
Water charges	\$
Electricity and/or gas	\$
Mobile phone	\$
Telephone and internet costs	\$
Pay TV	\$
House and contents insurance	\$
Repairs and maintenance	\$
Strata levies	\$

Car/Transport

Registration	\$
Greenslip	\$
Insurance	\$
Licence	\$
Repairs/tyres	\$



Petrol/oil	\$
Fares	\$
Tolls/parking fees	\$

School

Fees/books	\$
Excursions/sport	\$
Uniforms	\$
Lunches	\$
Child minding/pre-school	\$

Food

Supermarket	\$
Fruit and vegetables	\$
Restaurants	\$
Takeaways	\$

Family Expenses

Health insurance	\$
Life insurance	\$
Child support	\$
Dentist	\$
Doctor	\$
Chemist	\$
Dry cleaning	\$
Clothes	\$
Haircuts	\$
Kids' pocket money	\$

Other Expenditure

Lotto/scratchies etc	\$
Gambling (TAB, Pokies etc)	\$
Sport	\$
Newspapers and magazines	\$
DVDs/videos/cinema	\$
Self education	\$
Cigarettes	\$
Alcohol	\$
Other	\$

Credit and Loan Accounts

Car loan	\$
Credit cards (eg. Visa, Mastercard)	\$
Store accounts (eg. Target, Myer)	\$
Personal loan	\$
Other loans	\$

Special Purpose Savings

Holidays	\$
Christmas/birthdays	\$
Other	\$

TOTAL EXPENDITURE	\$
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Calculations

TOTAL INCOME	\$
Less TOTAL EXPENDITURE	\$
AMOUNT REMAINING	\$