

The Quick Simulator is a short-form version of the Complete Simulator – a much more sophisticated modelling tool. Data entered in the Quick populates the Complete. Only the main screens are provided.

## Quick 1 – Provided for competition

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>
S/Sheets: Q1 Q2 Q3 Q4	S/Sheets: Q1 Q2 Q3 Q4		<a href="#">Product &amp; Strategy</a>	

  

Client Details				John & Mary Mockup	
View	Client 1	Title	<a href="#">Additional Details</a>	File No.	242637733-00001
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759)	Family Name	Mockup	Email	
<a href="#">CS Officer</a>	Brieger, Geoff (893116759)	First Name	John	<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>

  

**Simulation Purpose** Strategy 1 [Minimisation Strategy](#) [MFAA Guidelines](#)

**Please Enter the names of Client 1 and Client 2 (if applicable), then enter after tax wage or salary per frequency of payment.**

	Net (After Tax)	Freq. of Payment
Client 1	\$1,000.00	Weekly
Client 2	\$1,500.00	Fortnightly

Note: Unless you enter the name of Client 1, no income will be saved for client 1. Unless you enter the name of Client 2, no income may be entered for Client 2.

  

<b>Client 1 After Tax Income</b>	<b>\$52,000.00</b>
<b>Combined After Tax Income</b>	<b>\$91,000.00</b>

  

Totals are updated by clicking Save Save Cancel

## Quick 2

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>

  

Client Details				John & Mary Mockup	
View	Client 1	Title	<a href="#">Additional Details</a>	File No.	242637733-00001
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759)	Family Name	Mockup	Email	
<a href="#">CS Officer</a>	Brieger, Geoff (893116759)	First Name	John	<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>

  

Total "After Tax Wage or Salary" per month (as at Step 1) \$7,583.33

**Please enter the amount of current monthly living expenses, including any payments on personal loans and credit cards, but not including payments on an existing non-transactional home loan.**

Monthly Living Expenses	\$4,550.00
Percentage of Income	60% (\$4,550.00)

To enter "Monthly Living Expenses" as a percentage of "After Tax Wage or Salary", open the menu and select a percentage.

  

<b>Annual Total</b>	<b>\$54,600.00</b>
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Totals are updated by clicking Save Save Cancel

## Quick 3

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<b>Step 3 - Quick</b>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>
<b>Client Details</b> <span style="float: right;">John &amp; Mary Mockup</span>				
View <span>ⓘ</span>	Client 1 <span>⌵</span>	Title <span>ⓘ</span>	<a href="#">Additional Details</a>	
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759) <span>⌵</span>	Family Name <span>ⓘ</span>	Mockup	File No. <span>ⓘ</span> 242637733-00001
<a href="#">CS Officer</a>	Brieger, Geoff (893116759) <span>⌵</span>	First Name <span>ⓘ</span>	John	Email <span>ⓘ</span>
			<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>
<b>Enter details relating to a Non-Transactional home loan.</b>				
Loan Balance		\$350,000.00		<a href="#">Advanced</a>
<b>Enter the Loan Type, and Repayment Frequency.</b>				
Loan Type		Floating P+I <span>⌵</span>		
Minimum Payment Freq.		Monthly <span>⌵</span>		
<b>Enter details in any 2 of the 3 fields below and click Calculate.</b>				
Maximum Loan Term		30 yrs 0 mths		
Interest Rate (Segment 1)		5.00%		
Min. Payment (Per Freq.)		\$1,878.88		
		<a href="#">Calculate</a> <a href="#">Clear</a>		
<b>Surplus/Deficit Summary</b>				
Annual After Tax Income		\$91,000.00		
Annual Expenses		\$54,600.00		
Annual Loan Repayment & Fees		\$22,546.56		
<b>Surplus/Deficit</b>		<b>\$13,853.44</b>		
Totals are updated by clicking Save <span>Save</span> <span>Cancel</span>				

## Quick 4

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<b>Step 4 - Quick</b>	<a href="#">Step 5 - Quick</a>
<b>Client Details</b> <span style="float: right;">John &amp; Mary Mockup</span>				
View <span>ⓘ</span>	Client 1 <span>⌵</span>	Title <span>ⓘ</span>	<a href="#">Additional Details</a>	
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759) <span>⌵</span>	Family Name <span>ⓘ</span>	Mockup	File No. <span>ⓘ</span> 242637733-00001
<a href="#">CS Officer</a>	Brieger, Geoff (893116759) <span>⌵</span>	First Name <span>ⓘ</span>	John	Email <span>ⓘ</span>
			<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>
<b>Enter details relating to a Transactional home loan.</b>				
Lender		eTracka Demo Men <span>⌵</span>		
Loan Account		Transactional Loan <span>⌵</span>		<a href="#">Advanced</a>
<b>Enter the Establishment Costs and Loan Type.</b>				
Step 3 Loan Balance		\$350,000.00		
<a href="#">Establishment Costs</a>		\$0.00		
Loan Type		Floating I/O <span>⌵</span>		
Minimum Payment Freq.		Monthly <span>⌵</span>		
<b>Enter details in any 2 of the 3 fields below and click Calculate.</b>				
Maximum Loan Term		30 yrs 0 mths		
Interest Rate (Segment 1)		5.00%		
Min. Payment (Per Freq.)		\$1,458.33		
		<a href="#">Calculate</a> <a href="#">Clear</a>		
<b>Surplus/Deficit Summary</b>				
Annual After Tax Income		\$91,000.00		
Annual Expenses		\$54,600.00		
Annual Loan Repayment		\$17,499.96		
<b>Surplus/Deficit</b>		<b>\$18,900.04</b>		
Totals are updated by clicking Save <span>Save</span> <span>Cancel</span>				

## Quick 5 – Provided for Competition

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>

  

Client Details				John & Mary Mockup	
View	Client 1	Title	<a href="#">Additional Details</a>	File No.	242637733-00001
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759)	Family Name	Mockup	Email	
<a href="#">CS Officer</a>	Brieger, Geoff (893116759)	First Name	John	<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>

  

Balance

Term(Yrs)

Step 3 Step 4

  

<input checked="" type="radio"/> Graph - Years/Interest Saved <input type="radio"/> Loan Comparison	<input type="radio"/> Analysis by Year <input type="radio"/> Analysis by Month <input type="radio"/> Analysis by Transaction : Step 4 Loans	<a href="#">Potential Years Saved</a> <a href="#">Potential Interest Saved</a> <a href="#">Extra Payment Savings</a> <a href="#">Offset Savings</a>	<input type="text" value="17.08"/> <input type="text" value="\$177,925.31"/> <input type="text" value="\$175,248.53"/> <input type="text" value="\$2,676.78"/>
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[Report](#) [Save](#) [Cancel](#)

## Complete 1

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>

S/Sheets: Q1 Q2 Q3 Q4    S/Sheets: [Q1](#) [Q2](#) [Q3](#) [Q4](#)    [Product & Strategy](#)

  

Client Details				John & Mary Mockup	
View	Client 1	Title	<a href="#">Additional Details</a>	File No.	242637733-00001
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759)	Family Name	Mockup	Email	
<a href="#">CS Officer</a>	Brieger, Geoff (893116759)	First Name	John	<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>

  

Income Item	Frequency	Estimate	Annual Total
After Tax Wage or Salary	Weekly	\$1,000.00	\$52,000.00
Rental Income	<a href="#">Setup</a>		
Dividends Income	<a href="#">Setup</a>		
Other Income 1	<a href="#">Setup</a>		
Other Income 2	<a href="#">Setup</a>		
Tax Refund (Diminishing)			
Tax Refund (Fixed)			

  

Clear Step 1    Q4 to Estimate	<b>Client 1 After Tax Income</b> <b>\$52,000.00</b> <b>Combined After Tax Income</b> <b>\$91,000.00</b>
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Quarter to View    Estimate    [Deposits](#)    Income Reports    Totals are updated by clicking Save    [Save](#)    [Cancel](#)

## Complete 2

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>
S/Sheets: Q1 Q2 Q3 Q4	S/Sheets: Q1 Q2 Q3 Q4		<a href="#">Product &amp; Strategy</a>	
<b>Client Details</b> <span style="float: right;">John &amp; Mary Mockup</span>				
View <span>ⓘ</span>	Client 1 <span>⬇</span>	Title <span>ⓘ</span>	<a href="#">Additional Details</a>	
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759) <span>⬇</span>	Family Name <span>ⓘ</span>	Mockup	
<a href="#">CS Officer</a>	Brieger, Geoff (893116759) <span>⬇</span>	First Name <span>ⓘ</span>	John	
			<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>
<b>Expense Item</b>	<b>Frequency</b>	<b>Estimate</b>		<b>Annual Total</b>
<span>ⓘ</span> Quick Monthly Estimate	<span>⬇</span>			
<span>ⓘ</span> Cash Expenditure	Weekly <span>⬇</span>	\$100.00		\$5,200.00
<span>ⓘ</span> Home - Rates	Half Yearly <span>⬇</span>	\$700.00		\$1,400.00
<span>ⓘ</span> Home - Insurance	Monthly <span>⬇</span>	\$60.00		\$720.00
<span>ⓘ</span> Home - Maintenance	Quarterly <span>⬇</span>	\$75.00		\$300.00
<span>ⓘ</span> Home - Body Corporate	<span>⬇</span>			
<span>ⓘ</span> Home - Electricity	Quarterly <span>⬇</span>	\$350.00		\$1,400.00
<span>ⓘ</span> Home - Gas	<span>⬇</span>			
<span>ⓘ</span> Home - Telephone	Monthly <span>⬇</span>	\$100.00		\$1,200.00
<span>ⓘ</span> Mobile Phone	Monthly <span>⬇</span>	\$50.00		\$600.00
<span>ⓘ</span> Pay TV	<span>⬇</span>			
<span>ⓘ</span> Internet	Monthly <span>⬇</span>	\$20.00		\$240.00
<a href="#">Clear Step 2</a> Q4 to Estimate				<a href="#">Populate Defaults</a> <b>Annual Total</b> <span>ⓘ</span> \$54,600.00
Quarter to View <span>⬇</span> Estimate <span>ⓘ</span>		<a href="#">Withdrawals</a>	Expense Reports	Total will be updated when saved <span>Save</span> <span>Cancel</span>

## Complete 3

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>
S/Sheets: Q1 Q2 Q3 Q4	S/Sheets: Q1 Q2 Q3 Q4		<a href="#">Product &amp; Strategy</a>	
<b>Client Details</b> <span style="float: right;">John &amp; Mary Mockup</span>				
View <span>ⓘ</span>	Client 1 <span>⬇</span>	Title <span>ⓘ</span>	<a href="#">Additional Details</a>	
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759) <span>⬇</span>	Family Name <span>ⓘ</span>	Mockup	
<a href="#">CS Officer</a>	Brieger, Geoff (893116759) <span>⬇</span>	First Name <span>ⓘ</span>	John	
			<a href="#">Statistics</a>	<a href="#">Send to Pending Tray</a>
<b>Non-Cash Asset/Liability</b>	<b>Setup</b>	<b>Value</b>	<b>Owing</b>	<b>Annual Repay</b>
<span>ⓘ</span> Home - 12 Somewhere Close	<a href="#">Setup</a>	\$500,000.00	\$350,000.00	\$22,546.56
				<b>Payout @ Step 4</b>
				<b>Yes</b> <a href="#">Delete</a>
<b>Establishment Costs</b>	<b>Totals:</b>	<b>\$500,000.00</b>	<b>\$350,000.00</b>	<b>\$22,546.56</b>
				<a href="#">Add Asset/Liability</a>
<b>Cash Assets</b>	<b>Setup</b>	<b>Value</b>	<b>Interest Rate*</b>	<b>Interest Freq.</b>
<b>Establishment Costs</b>	<b>Totals:</b>	<b>\$0.00</b>		
				<b>New Acc @ Step 4</b>
				<a href="#">Add Cash Asset</a>
Real Estate Value @ Step 3 <span>ⓘ</span>		\$500,000.00	Cash Value @ Step 3 \$0.00	
Proposed Real Estate Value @ Step 4 <span>ⓘ</span>		\$500,000.00	Cash to new Account @ Step 4 \$0.00	
<div> Quarter to View <span>⬇</span> Estimate <span>ⓘ</span> <span style="float: right;">* Denotes the interest rate in segment 1 <span>Save</span> <span>Cancel</span></span> </div>				

## Complete 4

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>
S/Sheets: Q1 Q2 Q3 Q4	S/Sheets: Q1 Q2 Q3 Q4		<a href="#">Product &amp; Strategy</a>	
<b>Client Details</b>				<b>John &amp; Mary Mockup</b>
View <input type="button" value="i"/>	Client 1 <input type="button" value="v"/>	Title <input type="button" value="i"/>	<a href="#">Additional Details</a>	File No. <input type="button" value="i"/> 242637733-00001
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759) <input type="button" value="v"/>	Family Name <input type="button" value="i"/>	Mockup	Email <input type="button" value="i"/>
<a href="#">CS Officer</a>	Brieger, Geoff (893116759) <input type="button" value="v"/>	First Name <input type="button" value="i"/>	John	<a href="#">Statistics</a> <a href="#">Send to Pending Tray</a>
<b>Restructure Details</b>				
<b>Strategy</b>		<b>Objective</b>	<b>Trans. Account</b>	
Strategy 1 <input type="button" value="v"/>		Pay Debt	Loan	Interest Rate Trend <input type="button" value="v"/> Flat
<b>Loan Restructure</b>		<b>Base Loan Details</b>		<b>Restructure Summary</b>
Industry Member	eTracka Demo Member <input type="button" value="v"/>	Transactional	Yes <input type="button" value="v"/>	Loans to be paid out \$350,000.00
Loan Product	Transactional Loan <input type="button" value="v"/>	Int. Rate (Seg 1)	5.00%	Total Estab. Costs \$0.00
<a href="#">Establishment Costs</a>	\$0.00	Loan Type (Seg 1)	Floating IO	Additional Funding \$0.00
Real Estate Value	\$500,000.00	<b>Maximum</b>	\$500,000.00	Total Loan Required \$350,000.00
Prop. Security Value	\$500,000.00	<b>Product LTV</b>	100.00%	Current % LTV 70.00%
<b>Deposit Restructure</b>		<b>Base Deposit Details</b>		<b>Surplus/Deficit Summary</b> Step <input checked="" type="radio"/> 3 <input type="radio"/> 4
Industry Member	<input type="button" value="v"/>	Transactional	No <input type="button" value="v"/>	After Tax Income \$91,000.00
Deposit Product	< Custom > <input type="button" value="v"/>	Int. Rate (Seg 1)		Annual Expenses \$54,600.00
Establishment Costs	\$0.00	Interest Paid		Annual Loan Repay. \$22,546.56
Cash Value	\$0.00	<a href="#">Savings Target</a>	\$0.00	<b>Surplus/Deficit</b> <b>\$13,853.44</b>
Quarter to View <input type="button" value="v"/> Estimate <input type="button" value="v"/>	Settlement Date		<input type="button" value="Save"/>	<input type="button" value="Cancel"/>

## Complete 5 – same as Quick but with extra reports available

Step 1 - Client/Income	Step 2 - Expenses	Step 3 - Assets/Liabilities	Step 4 - Restructure	Step 5 - Calculate
<a href="#">Step 1 - Quick</a>	<a href="#">Step 2 - Quick</a>	<a href="#">Step 3 - Quick</a>	<a href="#">Step 4 - Quick</a>	<a href="#">Step 5 - Quick</a>
S/Sheets: Q1 Q2 Q3 Q4	S/Sheets: Q1 Q2 Q3 Q4		<a href="#">Product &amp; Strategy</a>	
<b>Client Details</b>				<b>John &amp; Mary Mockup</b>
View <input type="button" value="i"/>	Client 1 <input type="button" value="v"/>	Title <input type="button" value="i"/>	<a href="#">Additional Details</a>	File No. <input type="button" value="i"/> 242637733-00001
<a href="#">Loan Writer User</a>	Brieger, Geoff (893116759) <input type="button" value="v"/>	Family Name <input type="button" value="i"/>	Mockup	Email <input type="button" value="i"/>
<a href="#">CS Officer</a>	Brieger, Geoff (893116759) <input type="button" value="v"/>	First Name <input type="button" value="i"/>	John	<a href="#">Statistics</a> <a href="#">Send to Pending Tray</a>
<input checked="" type="radio"/> Graph - Years/Interest Saved <input type="radio"/> Graph - Available Credit <input type="radio"/> Graph - Credit Potential <input type="radio"/> Loan Comparison		<input type="radio"/> Analysis by Year <input type="radio"/> Analysis by Month <input type="radio"/> Analysis by Transaction : Step 4 Loans <input type="button" value="v"/>		<a href="#">Potential Years Saved</a> <input type="button" value="i"/> <b>17.08</b> <a href="#">Potential Interest Saved</a> <input type="button" value="i"/> <b>\$178,594.24</b> <a href="#">Extra Payment Savings</a> <input type="button" value="i"/> <b>\$176,697.34</b> <a href="#">Offset Savings</a> <input type="button" value="i"/> <b>\$1,896.90</b>
Quarter to View <input type="button" value="i"/> Estimate <input type="button" value="v"/>	<input type="button" value="i"/> <a href="#">Report</a>	Split Account Analysis		<input type="button" value="Save"/> <input type="button" value="Cancel"/>

Post-Sale Spreadsheet: Actual expenses are inputted into a spreadsheet, which then populate back into new columns at Step 2 Complete (for the purpose of comparing estimated expenses against actual expenses, then calculating the effect of spending disparities). See 2 x pages below.

John & Mary Mockup

Refresh | Help | Print Screen

Quarter 1

Monthly Equaliser: 1 Month

Please enter the number of months for which expenses have been entered.

Save and go to...

Step1 - Income

Step2 - Expenses

Step3 - A & L

Step4 - Restruct.

Step5 - Calculate

or

Cancel

Expense	Original Estimate		Method	Expense	This Quarter		Amount	Frequency
	Amount	Frequency			Total	Amount		
Quick Monthly Estimate			Duplicate				0	
Cash Expenditure	100.00	Weekly	Duplicate		1300.00		100.00	Weekly
Home - Rates	700.00	Half Yearly	Duplicate		700.00		700.00	Half Yearly
Home - Insurance	60.00	Monthly	Duplicate		180.00		60.00	Monthly
Home - Maintenance	75.00	Quarterly	Duplicate		75.00		75.00	Quarterly
Home - Body Corporate			Duplicate				0	
Home - Electricity	350.00	Quarterly	Duplicate		350.00		350.00	Quarterly
Home - Gas			Duplicate				0	
Home - Telephone	100.00	Monthly	Duplicate		300.00		100.00	Monthly
Mobile Phone	50.00	Monthly	Duplicate		150.00		50.00	Monthly
Pay TV			Duplicate				0	
Internet	20.00	Monthly	Duplicate		60.00		20.00	Monthly
Supermarket Items	950.00	Monthly	Duplicate		2850.00		950.00	Monthly
Medical & Chemist	20.00	Monthly	Duplicate		60.00		20.00	Monthly
Private Medical Cover			Duplicate				0	
Other Household Items	50.00	Monthly	Duplicate		150.00		50.00	Monthly
Personal (Haircuts etc)	50.00	Monthly	Duplicate		150.00		50.00	Monthly
Clothing & Footwear	100.00	Monthly	Duplicate		300.00		100.00	Monthly
Entertainment & Recreation	300.00	Monthly	Duplicate		900.00		300.00	Monthly

Step 1 - Client/Income

Step 2 - Expenses

Step 3 - Assets/Liabilities

Step 4 - Restructure

Step 5 - Calculate

Step 1 - Quick

Step 2 - Quick

Step 3 - Quick

Step 4 - Quick

Step 5 - Quick

S/Sheets: Q1 Q2 Q3 Q4

S/Sheets: Q1 Q2 Q3 Q4

Product & Strategy

Client Details

John & Mary Mockup

View

Client 1

Title

Additional Details

File No.

242637733-00001

Loan Writer User

Brieger, Geoff (893116759)

Family Name

Mockup

Email

CS Officer

Brieger, Geoff (893116759)

First Name

John

Statistics

Expense Item	Frequency	Estimate	Freq	Quarter 1	Quarter 1	Annual Total
Supermarket Items	Monthly	\$950.00	Monthly	\$950.00		\$11,400.00
Medical & Chemist	Monthly	\$20.00	Monthly	\$20.00		\$240.00
Private Medical Cover						
Other Household Items	Monthly	\$50.00	Monthly	\$50.00		\$600.00
Personal (Haircuts etc)	Monthly	\$50.00	Monthly	\$50.00		\$600.00
Clothing & Footwear	Monthly	\$100.00	Monthly	\$100.00		\$1,200.00
Entertainment & Recreation	Monthly	\$300.00	Monthly	\$450.00		\$5,400.00
Clubs & Subscriptions						
Education						
Gifts	Half Yearly	\$250.00	Half Yearly	\$250.00		\$500.00
Charity						
Holidays						
Private Superannuation						

Clear Step 2

Q4 to Estimate

Edit Estimate

Edit Status = Locked

Populate Defaults

Annual Total

\$56,400.00

Quarter to View

Quarter 1

Withdrawals

Expense Reports

Total will be updated when saved

Save

Cancel

See: Entertainment & Recreation