

NETWORK HQ - Living expenses review

HEMS Based

per month

- 1 Clothing and Personal Care
- 2 Groceries
- 3 Medical and Health
- 4 Childcare fees
- 5 Public or Government Primary & Secondary Education Costs
- 6 Higher Education & Vocational Training Costs
- 7 Insurance (Excluding Life, Health, Sickness and Personal Accident)
- 8 Telephone, Internet, Pay TV and media streaming services
- 9 Transport
- 10 Recreation and Entertainment
- 11 Primary Residence Costs (Including Insurance)

NON HEMS Based

- 12 Owner Occupied Primary Residence Land Tax, Body Corp and Stata Fees
- 13 Secondary Residence / Holiday Home Costs (Including Insurance)
- 14 Insurance - Life
- 15 Insurance - Health
- 16 Insurance - Personal Accident
- 17 Private Schooling & Tuition Costs
- 18 Other regular or recurring expenses