

Only fill in the Red Cells and the sheet will do the rest

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|----------------------------|------------------|
| Investment Property Price | \$360,000 |
| Stamp Duty | \$3,923 |
| Cash Deposit | \$0 |
| Balance | \$363,923 |
| Loan Cost | \$2,500 |
| Mortgage Insurance If Paid | \$0 |
| Conveyancing | \$1,500 |
| Sub Total | \$367,923 |
| Interest Rate | 7.00% |
| Interest Yearly | \$25,755 |

| | |
|--|-----------------|
| Body Corporate | \$0 |
| Rates | \$1,200 |
| Insurances | \$500 |
| Rent Cover Insurance | \$400 |
| Maintenance | \$500 |
| Property Manager % | 10.0% |
| Property Manager Cost | \$1,414 |
| Yearly Interest & Running Costs | \$29,769 |
| Weekly | \$572 |

| | |
|---------------------------|-----------------|
| | Income |
| Your Taxable Income | \$80,000 |
| Total Tax Claim | \$26,625 |
| New Taxable Income | \$53,375 |

| | |
|--|--------------|
| Weekly Amount Needed To Hold Investment | \$572 |
| Weekly Rental Coming In | \$272 |
| Your Weekly Tax Savings | \$154 |
| Your Weekly Contribution | \$147 |

| | |
|-----------------------|------------|
| Proposed Rental Value | 340 |
| 80% | 272 |

| | |
|--------------|---------------------------------|
| \$272 | Weekly Rent |
| \$14,144 | Yearly Rental |
| \$29,769 | Yearly Interest & Running Costs |
| \$15,625 | Total Money Shortfall |

| | |
|-----------|-----------------------------------|
| \$500 | Loan Cost and Morg Insur- 5 years |
| \$4,000 | This Year Internal Depreciation |
| \$1,000 | Travelling |
| \$220,000 | Total Building Cost |
| \$5,500 | Tax Claim On Building This Year |
| \$15,625 | Running Cost - Rent Shortfall |
| \$26,625 | Total Tax Claim |

**EXAMPLE only
NRAS Investment**

| | |
|------------|------------------------|
| Tax | |
| \$17,850 | Tax you are paying now |

| | |
|---------|-------------------------------------|
| \$9,862 | Tax now only paying with Investment |
| \$7,988 | Tax saving annually |
| \$154 | Tax saving weekly |

| | Yearly | Weekly |
|----------------------------------|-----------------|---------------|
| Govt Grants | \$9,140 | \$176 |
| Rental | \$14,144 | \$272 |
| Tax Refund | \$7,988 | \$154 |
| Total Rent, Tax and Grant | \$31,272 | \$601 |
| Shortfall | \$29,769 | \$572 |

| | | |
|--------------------------|-----------------|--------------|
| Your Contribution | -\$1,502 | -\$29 |
|--------------------------|-----------------|--------------|

**Your Contribution is Nil
Cashflow positive \$29**

Please Note - This is only an example, please make sure you check with your Accountant