

Investment Property Price	\$382,160
Stamp Duty	\$3,923
NRAS set up costs	\$1,500
Cash Deposit	\$0
<b>Balance</b>	<b>\$387,583</b>
Loan Cost	\$2,500
Mortgage Insurance If Paid	\$0
Conveyancing	\$1,500
<b>Sub Total</b>	<b>\$391,583</b>
Interest Rate	7.00%
<b>Interest Yearly</b>	<b>\$27,411</b>

Body Corporate	\$0
Rates	\$1,200
Insurances	\$500
Rent Cover Insurance	\$400
Maintenance	\$500
Property Manager %	10.0%
Property Manager Cost	\$1,539
<b>Yearly Interest &amp; Running Costs</b>	<b>\$31,550</b>
<b>Weekly</b>	<b>\$607</b>

	<b>Income</b>
Your Taxable Income	\$80,000
Total Tax Claim	\$27,158
<b>New Taxable Income</b>	<b>\$52,842</b>

<b>Weekly Amount Needed To Hold Investment</b>	<b>\$607</b>
<b>Weekly Rental Coming In</b>	<b>\$296</b>
<b>Your Weekly Tax Savings</b>	<b>\$157</b>
<b>Your Weekly Contribution</b>	<b>\$154</b>

Proposed Rental Value	370
<b>80%</b>	<b>296</b>

\$296	Weekly Rent
\$15,392	Yearly Rental
\$31,550	Yearly Interest & Running Costs
\$16,158	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
\$16,158	Running Cost - Rent Shortfall
\$27,158	Total Tax Claim

## EXAMPLE only NRAS Investment

<b>Tax</b>	
\$17,850	Tax you are paying now

\$9,703	Tax now only paying with Investment
\$8,147	Tax saving annually
\$157	Tax saving weekly

Yearly Weekly			
Govt Grants	\$9,140	\$176	
Rental	\$15,392	\$296	
Tax Refund	\$8,147	\$157	
<b>Total Rent, Tax and Grant</b>	<b>\$32,679</b>	<b>\$628</b>	
<b>Shortfall</b>	<b>\$31,550</b>	<b>\$607</b>	

<b>Your Contribution</b>	<b>-\$1,129</b>	<b>-\$22</b>
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**Your Contribution is Nil**  
**Cashflow positive \$22**

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