

Investment Property Price	\$391,500
Stamp Duty	\$3,923
NRAS set up costs	\$1,500
Cash Deposit	\$0
Balance	\$396,923
Loan Cost	\$2,500
Mortgage Insurance If Paid	\$0
Conveyancing	\$1,500
Sub Total	\$400,923
Interest Rate	7.00%
Interest Yearly	\$28,065

Body Corporate	\$0
Rates	\$1,200
Insurances	\$500
Rent Cover Insurance	\$400
Maintenance	\$500
Property Manager %	10.0%
Property Manager Cost	\$1,560
Yearly Interest & Running Costs	\$32,225
Weekly	\$620

	Income
Your Taxable Income	\$80,000
Total Tax Claim	\$27,625
New Taxable Income	\$52,375

Weekly Amount Needed To Hold Investment	\$620
Weekly Rental Coming In	\$300
Your Weekly Tax Savings	\$159
Your Weekly Contribution	\$160

Proposed Rental Value	375
80%	300

\$300	Weekly Rent
\$15,600	Yearly Rental
\$32,225	Yearly Interest & Running Costs
\$16,625	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
\$16,625	Running Cost - Rent Shortfall
\$27,625	Total Tax Claim

EXAMPLE only NRAS Investment

Tax	
\$17,850	Tax you are paying now

\$9,563	Tax now only paying with Investment
\$8,287	Tax saving annually
\$159	Tax saving weekly

Yearly Weekly			
Govt Grants	\$9,140	\$176	
Rental	\$15,600	\$300	
Tax Refund	\$8,287	\$159	
Total Rent, Tax and Grant	\$33,027	\$635	
Shortfall	\$32,225	\$620	

Your Contribution	-\$803	-\$15
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Your Contribution is Nil
Cashflow positive \$15

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