

AFFORDABILITY REPORT

**John Daly**

**Subscriber Reference**    **Enquiry Number**    **Issue Date and Time**  
 abc                                    6673429649                    29/08/2024 15:21:41

**Important Information**

The 30 day period is calculated using 90 days of transaction data. If 90 days worth of data is not available through the linking of bank accounts then the calculation will not be accurate. The date the first transaction was found is: 31/05/2024. The report shows New Zealand Accounts in New Zealand Dollars. Foreign Currency Accounts will not be reported.

**Estimated Affordability**

30 Day Average

Income		Non-Discretionary		Discretionary		Uncategorised		Surplus
\$7,594.63	-	\$1,522.33	-	\$1,259.84	+	\$0.00	=	\$4,812.46

Transfers

- \$189.84

**Breakdown Summaries**

**Income Breakdown**

Category	30 Day Average
Salary/Wages	\$7,136.67
Bonus	\$0.00
Rental Income	\$0.00
Government Benefits	\$0.00
Investments	\$355.24
Deposits	\$0.00
Other Income/Misc	\$102.72
<b>Total</b>	<b>\$7,594.63</b>

## Expenses Breakdown

### Non-Discretionary Expenses

Type	Category	30 Day Average
Essential Living Expenses	Food & Groceries	\$192.35
	Utilities	\$25.16
	Personal Expenses	\$507.42
	Transport	\$83.01
	Medical Expenses	\$132.81
	Childcare	\$0.00
Fixed Financial Expenses	Accommodation Costs	\$66.82
	Insurance	\$322.67
	Rates	\$0.00
	Education	\$14.05
	Child Support	\$0.00
Payment of Debts	Mortgage	\$33.33
	Vehicle Loans	\$0.00
	Personal Loans	\$0.00
	Other Loans	\$78.04
Other Non-Discretionary	Donations	\$0.00
	Pets/Pet Care	\$66.67
<b>Total Non-Discretionary Expenses</b>		<b>\$1,522.33</b>

### Discretionary Expenses

Type	Category	30 Day Average
Discretionary	Restaurants & Dining	\$317.76
	Entertainment	\$24.21
	General Merchandise	\$0.00
	Travel	\$342.39
	Subscriptions and Dues	\$0.00
	Home Improvement	\$166.00
	Cash Withdraws	\$83.33
	Other Expenses	\$326.15
<b>Total Discretionary Expenses</b>		<b>\$1,259.84</b>

## Transfers

Type	30 Day Average
Credit Card Payments	- \$316.67
Savings and Investment	\$0.00
Transfers	+ \$126.83
<b>Total</b>	<b>- \$189.84</b>

## Uncategorised Transactions

**Total Amount:** \$0.00

**Number of Transactions:** 0

*There were no Uncategorised transactions*

## Transaction Details

## Salary/Wages

**Total Amount:** \$21,410.00  
**Average Amount:** \$7,136.67  
**Number of Transactions:** 3

Date	Description	Amount
22/07/2024	Auckland Port Salary July 2024	\$7,010.00
22/06/2024	Auckland Port Salary June 2024	\$6,550.00
31/05/2024	Auckland Port Salary May 2024	\$7,850.00

## Investments

**Total Amount:** \$1,065.72  
**Average Amount:** \$177.62  
**Number of Transactions:** 6

Date	Description	Amount
31/07/2024	Monthly interest paid	\$717.50
10/07/2024	ASB BANK - INTEREST CR.INT TO 01/01/2024	\$250.00
30/06/2024	Interest paid on average daily balance 1.5%pa	\$13.22
24/06/2024	Interest Payment on balance	\$25.00
24/06/2024	Interest Payment	\$10.00
24/06/2024	Interest Payment	\$50.00

## Other Income/Misc

**Total Amount:** \$308.15  
**Average Amount:** \$77.04  
**Number of Transactions:** 4

Date	Description	Amount
04/08/2024	SAVETHECHANG E SaveRound XXXXXXX7546	\$25.50
22/07/2024	WINZ XXXXX4455 Winter Energy Payment	\$170.00
24/06/2024	SAVETHECHANG E SaveRound	\$0.33
22/06/2024	IRD Income tax refund	\$112.32

## Food & Groceries

**Total Amount:** \$577.05  
**Average Amount:** \$192.35  
**Number of Transactions:** 3

Date	Description	Amount
10/06/2024	Super Liquor Westside Ranui	\$38.00
09/06/2024	Pak N Save Lincoln Road Henderson	\$314.88
05/06/2024	WOOLWORTHS NZ/185 UNIVERS HENDERSON	\$224.17

## Utilities

**Total Amount:** \$75.49  
**Average Amount:** \$75.49  
**Number of Transactions:** 1

Date	Description	Amount
20/06/2024	Watercare Online Remuera	\$75.49

## Personal Expenses

**Total Amount:** \$1,522.25  
**Average Amount:** \$253.71  
**Number of Transactions:** 6

Date	Description	Amount
28/07/2024	Direct debit CityFitnessG 07100GRG008B	\$14.45
28/06/2024	Little Bear Childcare 3333	\$1,450.00
28/06/2024	Direct debit CityFitnessG 07100GRG008B	\$14.45
18/06/2024	Direct debit CityFitnessG 07100GRG008B	\$14.45
08/06/2024	Direct debit CityFitnessG 07100GRG008B	\$14.45
02/06/2024	Direct debit CityFitnessG 07100GRG008B	\$14.45

## Transport

**Total Amount:** \$249.03  
**Average Amount:** \$83.01  
**Number of Transactions:** 3

Date	Description	Amount
28/07/2024	BP CONNECT LARNOCH WAITAKERE	\$33.77
20/06/2024	MOBIL LINCOLN ROAD AUCKLAND	\$200.45
09/06/2024	AT Parking Auckland	\$14.81

## Medical Expenses

**Total Amount:** \$398.42  
**Average Amount:** \$199.21  
**Number of Transactions:** 2

Date	Description	Amount
27/07/2024	Chemist Warehouse Westgate	\$83.00
20/06/2024	Southern Cross Health XXXXXXXXXXXX XXXX4425	\$315.42

## Accommodation Costs

**Total Amount:** \$200.45  
**Average Amount:** \$200.45  
**Number of Transactions:** 1

Date	Description	Amount
02/06/2024	BUDGET RENT A CAR	\$200.45

## Insurance

**Total Amount:** \$968.00  
**Average Amount:** \$322.67  
**Number of Transactions:** 3

Date	Description	Amount
10/06/2024	TOWER INSURANCE - EIS XXXXX2079	\$218.00
31/05/2024	TOWER INSURANCE - EIS XXXXX2079	\$125.00
31/05/2024	TOWER INSURANCE - EIS XXXXX0080	\$625.00

## Education

**Total Amount:** \$42.15  
**Average Amount:** \$21.08  
**Number of Transactions:** 2

Date	Description	Amount
22/07/2024	Udemy XXX-XXX5987 CA 11.99 US DOLLAR at a Conversion Rate of 0.6099 (NZ\$19.66)	\$19.66
17/06/2024	COURSERA.ORG HTTPSWWW.COUR CA 49.00 US DOLLAR at a Conversion Rate of 0.6099 (NZ\$80.34)	\$22.49

## Mortgage

**Total Amount:** \$100.00  
**Average Amount:** \$100.00  
**Number of Transactions:** 1

Date	Description	Amount
10/07/2024	Mortgage Application Fee	\$100.00

## ? Other Loans

**Total Amount:** \$234.12  
**Average Amount:** \$117.06  
**Number of Transactions:** 2

Date	Description	Amount
10/06/2024	Fever Candlelight Valenti AKL	\$138.00
09/06/2024	Afterpay afterpay.com	\$96.12

## Pets/Pet Care

**Total Amount:** \$200.00  
**Average Amount:** \$200.00  
**Number of Transactions:** 1

Date	Description	Amount
27/06/2024	Animates Henderson	\$200.00

## Restaurants & Dining

**Total Amount:** \$953.29  
**Average Amount:** \$119.16  
**Number of Transactions:** 8

Date	Description	Amount
20/07/2024	NARI SUSHI AUCKLAND	\$80.45
27/06/2024	Vodnyy Dom	\$20.00
22/06/2024	Grab A-6OBGQ63WWGGH South Jakarta 1X2600.00 RUPIAH at a Conversion Rate of 9563.1825 (NZ\$12.82)	\$12.82
20/06/2024	PAPA'S PIZZA LIMITED AUCKLAND	\$76.45
10/06/2024	BURGER FUEL WESTGATE Silverdale	\$18.00
09/06/2024	NORTHCOTE TAVERN NORTHCOTE POI	\$96.12
04/06/2024	MCDONALDS GREY LYNN AUCKLAND	\$24.45
31/05/2024	The Christchurch GONDOLA	\$625.00

## Entertainment

**Total Amount:** \$72.63  
**Average Amount:** \$18.16  
**Number of Transactions:** 4

Date	Description	Amount
18/06/2024	Google YouTubePremium Auckland	\$17.65
16/06/2024	Spotify P2C513B8A6 Stockholm	\$22.49
16/06/2024	Slingshot Auckland	\$22.49
10/06/2024	AC WEST WAVE AQUATIC AUCKLAND	\$10.00

## Travel

**Total Amount:** \$1,027.17  
**Average Amount:** \$342.39  
**Number of Transactions:** 3

Date	Description	Amount
27/07/2024	Akl Airport Carpark Auckland	\$53.00
05/06/2024	Jetstar Airways JQ233 XXXXXX6473	\$224.17
04/06/2024	Unilodge Tupuanuku	\$750.00

## Home Improvement

**Total Amount:** \$498.00  
**Average Amount:** \$498.00  
**Number of Transactions:** 1

Date	Description	Amount
10/06/2024	Mitre 10 Mega Henderson Henderson	\$498.00

## Cash Withdraws

**Total Amount:** \$250.00  
**Average Amount:** \$125.00  
**Number of Transactions:** 2

Date	Description	Amount
27/07/2024	ATM NZBANK WLG XXXXXXXX6347 CASH WITHDRAWAL	\$50.00
27/06/2024	ATM XXXXXXXX6347 CASH WITHDRAWAL	\$200.00

## Other Expenses

**Total Amount:** \$978.44  
**Average Amount:** \$122.31  
**Number of Transactions:** 8

Date	Description	Amount
31/07/2024	Income tax on interest paid to IRD	\$200.16
10/07/2024	Account Fee	\$30.00
10/07/2024	IRD:TAX ON INTEREST	\$75.00
16/06/2024	Chargenet NZ Limited Rosedale	\$12.49
10/06/2024	DEPT OF INTERNAL AFFAIRS WELLINGTON	\$518.00
07/06/2024	Z Te Atatu Auckland	\$14.17
07/06/2024	Z Te Atatu Auckland	\$14.17
04/06/2024	PARADICE SKATING AVONDALE	\$114.45

## Credit Card Payments

**Total Amount:** - \$950.00  
**Average Amount:** - \$316.67  
**Number of Transactions:** 3

Date	Description	Amount
22/07/2024	MB TRANSFER TO CARD 9865 THANK YOU	- \$100.00
04/07/2024	MB TRANSFER TO CARD 9865 THANK YOU	- \$150.00
22/06/2024	MB TRANSFER TO CARD 9865 THANK YOU	- \$700.00

## Transfers

**Total Amount:** + \$380.50  
**Average Amount:** + \$190.25  
**Number of Transactions:** 2

Date	Description	Amount
27/07/2024	MB TRANSFER EX XX-XXXX- XXXXXX3-50	+ \$230.50
27/06/2024	MB TRANSFER EX XX-XXXX- XXXXXX3-50	+ \$150.00

## Raw Transactions

Raw transactions how they appear in bank statements

### Michael Saving Plus - xxxx2350

Date	Description	Amount
04/08/2024	SAVETHECHANG E SaveRound XXXXXXXX7546	+ \$25.50
10/07/2024	Mortgage Application Fee	- \$100.00
10/07/2024	Account Fee	- \$30.00
10/07/2024	ASB BANK - INTEREST CR.INT TO 01/01/2024	+ \$250.00
10/07/2024	IRD:TAX ON INTEREST	- \$75.00
04/07/2024	MB TRANSFER TO CARD 9865 THANK YOU	- \$150.00
24/06/2024	Interest Payment on balance	+ \$25.00
24/06/2024	Interest Payment	+ \$10.00
24/06/2024	Interest Payment	+ \$50.00
24/06/2024	SAVETHECHANG E SaveRound	+ \$0.33
04/06/2024	Unilodge Tupuanuku	- \$750.00

### NZ Bank Fixed Term Deposit - xxxx6771

Date	Description	Amount
31/07/2024	Monthly interest paid	+ \$717.50
31/07/2024	Income tax on interest paid to IRD	- \$200.16

### Michael F Checking Account - xxxx2300

Date	Description	Amount
28/07/2024	BP CONNECT LARNOCH WAITAKERE	- \$33.77
28/07/2024	Direct debit CityFitnessG 07100GRG008B	- \$14.45
27/07/2024	MB TRANSFER EX XX-XXXX- XXXXXX3-50	+ \$230.50
27/07/2024	Akl Airport Carpark Auckland	- \$53.00
27/07/2024	Chemist Warehouse Westgate	- \$83.00
27/07/2024	ATM NZBANK WLG XXXXXXXXXX6347 CASH WITHDRAWAL	- \$50.00
22/07/2024	MB TRANSFER TO CARD 9865 THANK YOU	- \$100.00
22/07/2024	Auckland Port Salary July 2024	+ \$7,010.00

Date	Description	Amount
22/07/2024	Udemy XXX-XXX5987 CA 11.99 US DOLLAR at a Conversion Rate of 0.6099 (NZ\$19.66)	- \$19.66
22/07/2024	WINZ XXXXX4455 Winter Energy Payment	+ \$170.00
20/07/2024	NARI SUSHI AUCKLAND	- \$80.45
30/06/2024	Interest paid on average daily balance 1.5%pa	+ \$13.22
28/06/2024	Little Bear Childcare 3333	- \$1,450.00
28/06/2024	Direct debit CityFitnessG 07100GRG008B	- \$14.45
27/06/2024	MB TRANSFER EX XX-XXXX- XXXXXX3-50	+ \$150.00
27/06/2024	Vodnyy Dom	- \$20.00
27/06/2024	Animates Henderson	- \$200.00
27/06/2024	ATM XXXXXXXXX6347 CASH WITHDRAWAL	- \$200.00
22/06/2024	Auckland Port Salary June 2024	+ \$6,550.00
22/06/2024	MB TRANSFER TO CARD 9865 THANK YOU	- \$700.00
22/06/2024	Grab A-60BGQ63WWGGH South Jakarta 1X2600.00 RUPIAH at a Conversion Rate of 9563.1825 (NZ\$12.82)	- \$12.82
22/06/2024	IRD Income tax refund	+ \$112.32
20/06/2024	Watercare Online Remuera	- \$75.49
20/06/2024	Southern Cross Health XXXXXXXXXXXX XXXX4425	- \$315.42
20/06/2024	MOBIL LINCOLN ROAD AUCKLAND	- \$200.45
20/06/2024	PAPA'S PIZZA LIMITED AUCKLAND	- \$76.45
18/06/2024	Direct debit CityFitnessG 07100GRG008B	- \$14.45
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16/06/2024	Spotify P2C513B8A6 Stockholm	- \$22.49
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16/06/2024	Slingshot Auckland	- \$22.49
10/06/2024	AC WEST WAVE AQUATIC AUCKLAND	- \$10.00
10/06/2024	Super Liquor Westside Ranui	- \$38.00
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10/06/2024	TOWER INSURANCE - EIS XXXXX2079	- \$218.00
10/06/2024	Mitre 10 Mega Henderson Henderson	- \$498.00
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10/06/2024	BURGER FUEL WESTGATE Silverdale	- \$18.00
09/06/2024	Pak N Save Lincoln Road Henderson	- \$314.88
09/06/2024	Afterpay afterpay.com	- \$96.12
09/06/2024	NORTHCOTE TAVERN NORTHCOTE POI	- \$96.12
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07/06/2024	Z Te Atatu Auckland	- \$14.17
07/06/2024	Z Te Atatu Auckland	- \$14.17
05/06/2024	Jetstar Airways JQ233 XXXXXXX6473	- \$224.17
05/06/2024	WOOLWORTHS NZ/185 UNIVERS HENDERSON	- \$224.17
04/06/2024	MCDONALDS GREY LYNN AUCKLAND	- \$24.45
04/06/2024	PARADICE SKATING AVONDALE	- \$114.45
02/06/2024	BUDGET RENT A CAR	- \$200.45
02/06/2024	Direct debit CityFitnessG 07100GRG008B	- \$14.45
31/05/2024	The Christchurch GONDOLA	- \$625.00
31/05/2024	Auckland Port Salary May 2024	+ \$7,850.00
31/05/2024	TOWER INSURANCE - EIS XXXXX2079	- \$125.00
31/05/2024	TOWER INSURANCE - EIS XXXXXX0080	- \$625.00