

Ms Julia Parker

Financial position

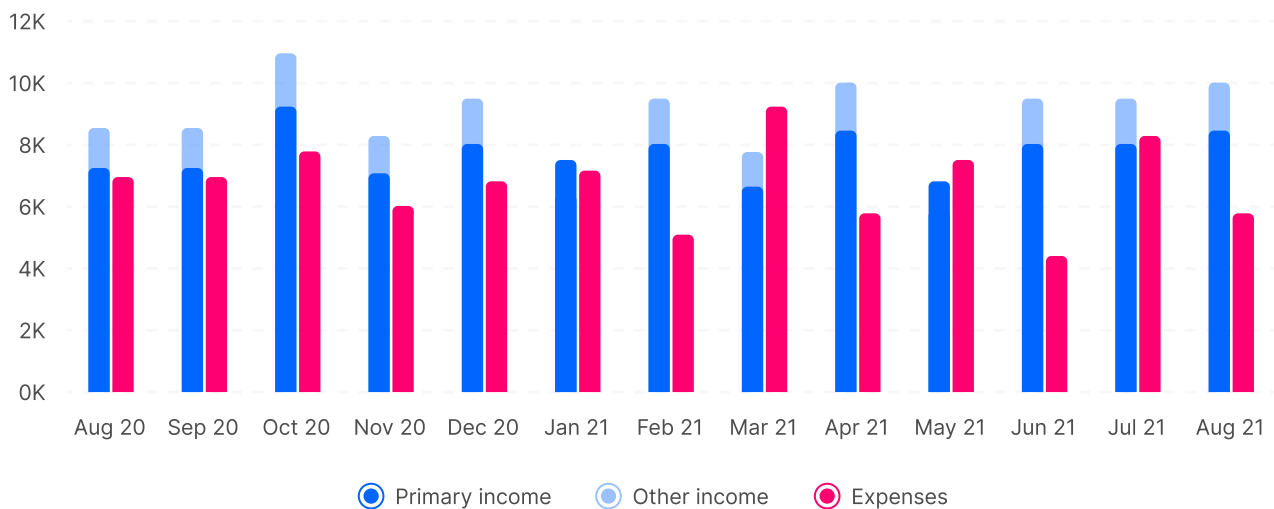
$$\text{\$60,098.99} - \text{\$5,000.00} = \text{\$55,098.99}$$

Total cash assets

Total debt

Net balance

Total income and expenses



Income streams

Monthly average, last 3 months, aggregated view

Employment Income \$4,567.60

Other Income \$2,424.90



Check the Other Income table down below to understand what is included in other income.

\$6,987.50

Top 3 Living expenses

Monthly average, last 12 months, aggregated view

Groceries -\$1,745.60

Private Education -\$1,424.00




Child Care -\$1,219.21

-\$6,987.50





Accounts linked



Heads up, it looks like you might have a [savings, credit card] account(s) not included in this report. Make sure you link all your accounts and talk to your trusted advisor or lender about regenerating your Financial Passport.

Financial institution	Account details	Account type	Product category	Account name	Current balance
 Commonwealth Bank	062-011 1166 2345	Individual	Transactions/ Savings	Smart Access	\$3,012.25
 NAB – National Australia Bank	054-220 1177 3022	Joint	Residential mortgage	NAB Qantas Rewards Signature	-\$100.63
 Commonwealth Bank	**** 1234	Individual	Transactions/ Savings	Placeholder credit card	\$3,012.25

Employment income

 Frollo Inc.		
Amount consistency Income score		Payment regularity Income score
NAB Bank name	xxxx 1789 Account number	Payment longevity Income score
NAB Qantas Rewards Signature Account name	Joint Account type	
PAYG Full time Employment type	Monthly Payment frequency	
Oct 2020 - May 2021 Transaction period	\$5,657.21 Last 3-month monthly average	\$5,005.75 Last 12-month monthly average
\$10,340.00 Total last 2 transactions	0 Missed Payments Observed	\$400.50 Other Employment Credits

Other recurring income



Insert input here

Commonwealth Bank Bank name	xxxx 5678 Account number	Smart Access Account name
May 2021 - Oct 2021 Transaction period	\$3,537.65 Last 3-month monthly average	\$3,944.07 Last 12-month monthly average

Other income

Category	Transaction Period	Transaction Period Monthly Average	Monthly Average (last 3 months)	Last 12-month monthly average
Annuities	Jan 2021 - Sep 2021	\$700.00	\$700.00	\$6,300.00
Child Support	Sep 2020 - Sep 2021	\$420.50	\$450.00	\$5,798.00
Dividends	Sep 2020 - Sep 2021	\$1,150.00	\$1,333.00	\$15,540.00
Foreign Sourced	–	\$0.00	\$0.00	\$0.00
Gov. Benefits - Family Allowance	–	\$0.00	\$0.00	\$0.00
Gov. benefits - Unemployed Allowance	–	\$0.00	\$0.00	\$0.00
Interest Income	–	\$0.00	\$0.00	\$0.00
Other Government Benefits	–	\$0.00	\$0.00	\$0.00
Other Income	–	\$0.00	\$0.00	\$0.00
Rental Income	–	\$0.00	\$0.00	\$0.00
Superannuation	–	\$0.00	\$0.00	\$0.00
Worker Compensation	–	\$0.00	\$0.00	\$0.00
Total	Sep 2020 - Sep 2021	\$2,564.00	\$2,712.00	\$23,834.00


Assets – Cash and non-cash based

Account number	Account name	Open date	Current balance	Interest rate	Total interest income
1234 8765	NetBank Saver	25 Apr 2019	\$120,000.00	0.05%	\$33.07

Liabilities – Overview

Total Current Home Loan Min. Monthly Repayments	Total Current Other Loans Min. Monthly Repayments	Total Current Credit Min. Monthly Repayments	Total Current Credit Limit
\$8,967.09	\$300.00	\$700.00	\$25,000.00

Liabilities – Home loans & line of credit

 Heads up, the fixed rate period of your home loan is expiring soon. Speak to your broker about your options.



NAB Home Loan

NAB – National Australia Bank

5544 6677 Account number	No Defaulted/in arrears – Last 90 days	0 Missed repayments
30 years and 4 months left Principal & Interest	20 Sep 2015 Start date	\$500,700.00 Owing balance
\$500.70 Min. monthly repayment	19 Sep 2035 End date	\$50,000.00 Available max. redraw
Monthly Repayment frequency	3.56% Fixed rate	24 Sep 2025 Rate expiry
		\$550,700.00 Total balance



Standard Variable Rate Home Loan 3rd Party

Commonwealth Bank

1132 8867 Account number	No Defaulted/in arrears – Last 90 days	3 Missed repayments
12 years and 2 months left Interest-only	20 Sep 2015 Start date	\$130,200.00 Owing balance
\$312.50 Min. monthly repayment	19 Sep 2035 End date	\$30,000.00 Available max. redraw
Fortnightly Repayment frequency	2.15% Fixed rate	\$130,230.00 Total balance


Liabilities – Other loans

Account number	Account name	Defaulted/ in arrears – Last 90 days	End date	Loan term remaining	Interest rate	Current balance
1234 8765	Car Loan	Yes	25 Apr 2029	10 years and 2 months	3.5%	-\$15,000.00

Liabilities – Credit cards

Account number	Account name	Paid in full – Last 90 days ¹	Open date	Credit limit	Interest rate	Current balance
1234 8765	Platinum Awards	Yes	25 Apr 2019	\$10,000.00	3.5%	-\$6,700.00

Financial insights for discussion

 Heads up, your broker may want to chat with you about these.

Accounts

Count of loan missed payments – Last 90 days	3
Credit cards accounts not paid in full – Last 90 days	1
Credit cards accounts with min. repayment not met – Last 90 days	None observed
Loan accounts in arrears/default – Last 90 days	None observed
Transaction/ savings accounts total days in negative – Last 90 days	22

Fees

Dishonour fees amount – Last 90 days	\$0.00
Overdraft, overdrawn and overlimit fees amount – Last 90 days	\$78.00

Spend insights

ATM withdrawals expenditure – Monthly average	\$350.00
Buy Now Pay Later (BNPL) expenditure – Monthly average	\$112.00
Count of Buy Now Pay Later (BNPL) accounts – Last 90 days	2
Count of credit transactions received above \$10,000 (excl. employment income) – Last 90 days	None observed
Count of debit transactions incurred above -\$10,000 – Last 90 days	7
Gambling expenditure – Monthly average	\$678.00
Net monthly surplus (without buffer) ²	\$678.00
Takeaway expenditure – Monthly average	\$651.00

Living expenses

 Get more detail and manage your spending categories through the [Frollo Personal Finance Management App](#)

Category	Transaction period	Transaction period monthly average	Last 3-month monthly average	Last 12-month monthly average
Household				
Groceries	Sep 2020 – Sep 2021	\$1,150.00	\$1,745.60	\$1,240.00
Clothing and personal care	Sep 2020 – Sep 2021	\$792.00	\$812.00	\$847.00
Medical and health	Sep 2020 – Sep 2021	\$730.00	\$750.00	\$785.00
Pet care	–	\$0.00	\$0.00	\$0.00
Recreation and entertainment	Sep 2020 – Sep 2021	\$323.00	\$343.00	\$378.00
Telephone, internet, pay TV and subscriptions	Sep 2020 – Sep 2021	\$103.00	\$123.00	\$158.00
Transport	Sep 2020 – Sep 2021	\$180.00	\$200.00	\$235.00
Housing				
Rent or board	–	\$0.00	\$0.00	\$0.00
Residence running cost	Sep 2020 – Apr 2021	\$230.50	\$815.59	\$600.20
Body corporate and strata fees	Sep 2020 – Sep 2021	\$100.00	\$120.00	\$155.00
Education				
Childcare	Sep 2020 – Sep 2021	\$420.50	\$874.33	\$5,798.00
Public education	–	\$0.00	\$0.00	\$0.00
Private education	Jan 2021 – Sep 2021	\$700.00	\$1,424.00	\$6,300.00
Tertiary education	–	\$0.00	\$0.00	\$0.00
Insurance				
General insurance	Jan 2021 – Sep 2021	\$147.00	\$167.00	\$202.00
Medical insurance	–	\$0.00	\$0.00	\$0.00
Other insurance	–	\$0.00	\$0.00	\$0.00
Other				
Child and spousal maintenance				
Other Recurring Expenses	Jan 2021 – Sep 2021	\$65.15	\$85.15	\$120.15
Total	Sep 2020 – Sep 2021	\$5,986.00	\$5,213.00	\$74,989.54

What you need to know

How did we work out the numbers in this report?

- Your **Financial Position** is calculated by deducting the sum of all your accounts' negative closing balances (liabilities) to the sum of all your accounts' positive closing balances (cash assets).
- Your **Income Streams** are split between employment income and other income sources such as rental income and government benefits. The income summary on page 1 provides an average of these income streams based on the most recent 3 months.
- Your **Top Living Expenses** are calculated based on the total for that category, divided by the number of months included in the period for this report.
- Your **Accounts Linked** are the ones that you have provided consent for so that we could collect the data and use in this report. We'll let you know if we think you have forgotten to include any.
- All salary income streams we could identify over the period of this report are listed in the **Employment Income** table. Based on your identified pay cycles (amount and frequency), we'll indicate if we think you received a bonus, and whether the salary is consistent over time.
- All other income sources are listed in the **Other Income** table. The transaction period refers to the dates where we observed the first and last transactions for that income category.
- We analysed your accounts and categorised them between assets and liabilities. Just so you know, if one of your loan or credit card accounts has a positive balance, we'll show it as an asset as you do not owe any money.
- Your liabilities were broken down in 3 tables. The **Overview** table allows you to quickly understand what your required minimum repayments are across all your debt accounts.
- Any home loan and line of credit you have are included in the Home Loans & Line of Credit table. Note that some information about interest rates and their expiry dates might not always be available, depending on your bank. Other personal loans are included in the **Other Loans** table.
- Your credit cards are listed in the **Credit Card** table. Note that the interest rate might not always be available either, depending on your bank.
- As we analyse your transactions, we will present any transaction that we think are worth discussing with your broker. These will be listed in the **Transactions for discussion** section of the report.
- As we analyse your transactions, we allocate them into one of our 20 living expense categories in the **Living Expenses** table. The transaction period refers to the dates where we observed the first and last transactions for that expense category. Some category might not have any associated expenses, in which case it will be blank. We provides 3 averages to help you understand your spending patterns better. The Transaction Period average is the transaction average between the first and last transaction observed for this category. The Last 3-month Monthly Average is the average taking into account your spending in the last 3 months only. We also provide an average across the entire period of this report in the last column.

Definition of income and living expenses categories

If you'd like to understand how we classified your transactions into the income and living expense categories, go [\[URL\]](#) to learn more about these.

Footnotes

- 1 This insight is based on the detection of interest charges on purchases. However, depending on the card's provider, purchase and cash advance interests cannot always be differentiated. It is recommended to check the underlying transactions for this account.
- 2 The Net Monthly Surplus is calculated using the 3-month employment income average, deducting the 3-month living expenses averages (except the average for the Other discretionary expenses), and deducting any monthly minimum liabilities' repayments.

About Open Banking

Open Banking gives you the ability to share your banking data with third parties that have been accredited by the Australian Competition and Consumer Commission (ACCC). The ACCC is the lead regulator of the Consumer Data Right (CDR). The CDR is an economy-wide reform that will apply sector by sector, starting with the banking sector (Open Banking). This will allow you to get better-suited banking products and switch products or banks more easily. [Learn more about Open Banking here.](#)

Have you got any feedback?

To help us improve and make the Financial Passport the best it can be, we'd love to hear about your experience. Please email us at support@frollo.us to share any feedback you have on the Frollo website or the Financial Passport itself.

Helping people feel good about money

We've built the simplest way for people to turn around their finances, using Open Banking data and AI. Our SaaS Platform helps businesses do the same for their customers.

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