

My Details

My / Our Financials

Cashflow Per Month

\$9,166.00

Financials Last Updated 1/1/2021

Update My Numbers

Reset Calculator

Restore Hidden Properties

Properties with no Mortgage Data

21/20 Ponting St, Williamstown VIC

25/10 Cawley Rd Yarraville VIC

What happens if my interest rate changes by

+

1.5

%

Update Numbers


?

Property with Variable Interest	My Rate	Mortgage Balance	Mth Payment	New Rate	Revised Monthly		
4/26 Hill St Toorak VIC	3.64%	\$1,496,000.00	\$4,475.70	5.14%	\$6,320.09	Hide	Edit
36 Arthur St Aberfeldie VIC	3.33%	\$9,000.00	\$24.63	4.83%	\$35.73	Hide	Edit
303/8 Atkin St North Melbourne VIC	3.67%	\$425,000.00	\$1,324.72	5.17%	\$1,866.16	Hide	Edit
33 Kumnick St Upper Coomera QLD	3.80%	\$553,000.00	\$1,727.18	5.30%	\$2,408.96	Hide	Edit
Totals Variable Rates		\$2,485,000.00	\$7,554.23		\$10,630.94		

Property with Fixed Interest	My Rate	Mortgage Balance	Mth Payment		
4A Benbow St Yarraville VIC	2.90%	\$865,000.00	\$2061.78	Hide	Edit
4B Benbow St Yarraville VIC	2.90%	\$865,000.00	\$2061.78	Hide	Edit
Totals Fixed Rates		\$1,730,000.00	\$4,123.56		

Summary	Per Month	Per Year
Mortgage Payments Current Rates	\$7,554.23	\$140,133.48
Mortgage Payments Revised Rates	\$10,630.94	\$177,054.00
Difference Revised vs Current	-\$3,076.71	-\$36,920.52
Current Known Cashflow	\$9,166.00	\$109,992.00
Revised Cashflow	\$6,089.29	\$73,071.48

Your Risk on Interest Rate Change



Your risk with the interest rate is high. Assuming the numbers added here are correct (including your cashflow numbers) It appears like this change in interest rate will put you into a negative cashflow position.