

Where you should put your money - PPOR or your investment property?

<http://www.investmentpropertycalculator.com.au>

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How to Use: Change the numbers in **RED!** Press "F9" key if figures do not change after you change anything.

Offset on PPOR

	PPOR	Investment Property
Home loan rate	6.20%	6.57%
Offset amount	\$70,000	
Offset benefit	\$4,340	
Tax rate		37%
Negative gearing		\$6,000
Tax refund		\$2,220
Total benefit	\$6,560	

Offset on Investment Property

	PPOR	Investment Property
Home loan rate	6.20%	6.57%
Offset amount		\$70,000
Offset benefit		\$4,599
Tax rate		37%
Negative gearing		\$1,401
Tax refund		\$518
Total benefit	\$5,117	

Difference **\$1,443** Put the money into the offset account of your PPOR!

Paid Product from <http://www.investmentpropertycalculator.com.au> *

[Standard Investment Property Calculator \(\\$34.99\)](#)

[Normal vs NRAS Investment Property Calculator \(64.99\)](#)

[Professional Investment Property Calculator \(\\$54.99\)](#)

[NRAS Investment Property Calculator \(\\$54.99\)](#)

[Ultimate Investment Property Calculator \(\\$129.99\)](#)

[Mortgage Acceleration Calculator \(\\$54.99\)](#)

[Investment Property Record Keep Spreadsheet \(\\$54.99\)](#)

* The prices indicated herein are as on 7th July, 2012 and are subject to revision without notice.