

# Where you should put your money - term deposit or 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.

## Invest to Term Deposit

	Term Deposit	Investment Property
Interest rate	6.20%	6.57%
Amount	\$70,000	
Return	\$4,340	
Tax rate	37%	37%
Negative gearing		\$6,000
After tax return	\$2,734	
Tax refund		\$2,220
<b>Total benefit</b>	<b>\$4,954</b>	

## Offset on Investment Property

	Term Deposit	Investment Property
Interest rate	6.20%	6.57%
Offset amount		\$70,000
Offset benefit		\$4,599
Tax rate	37%	37%
Negative gearing		\$1,401
After tax return		
Tax refund		\$518
<b>Total benefit</b>	<b>\$5,117</b>	

**Difference**

**-\$163**

**Put the money into the offset account of your investment property!**

**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.