

Where you should put your money - term deposit or PPOR?

<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	PPOR
Interest rate	6.20%	6.57%
Amount	\$70,000	
Return	\$4,340	
Tax rate	37%	0%
After tax return	\$2,734	
Total benefit	\$2,734	

Offset on PPOR

	Term Deposit	PPOR
Interest rate	6.20%	6.57%
Offset amount		\$70,000
Offset benefit		\$4,599
Tax rate	37%	0%
After tax return		
Total benefit	\$4,599	

Difference

-\$1,865

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.