

Borrowing Power Calculator Australia | Natloans

Canonical: <https://www.natloans.com.au/calculators-tools-loan-calculator/borrowing-power-calculator/>

Details:

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Borrowing Power Calculator

See your estimated repayments per week/fortnight/month.

Ready For The Next Step?

Compare Home Loans.

Rates from % p.a. Comparison Rate % p.a.

Instantly check your eligibility with over 50 lenders online.

Apply for a Home Loan

Helpful Resources

Refinance My Home Loan

First Home Loan

Buy a New Home

Low Doc Home Loans

About our Borrowing Power Calculator

How to Use the Borrowing Power Calculator

Enter your income, expenses, and any existing loan repayments.

Adjust the loan term and interest rate to explore different scenarios.

Review your results to see how much you could borrow.

What Affects Your Borrowing Power?

Income & Employment – Higher, stable income increases borrowing capacity.

Existing Debt – Credit cards, personal loans, and other debts reduce how much you can borrow.

Living Expenses – Higher expenses mean less disposable income for loan repayments.

Credit Score – A better credit score may unlock higher loan amounts and better interest rates.

Loan Term & Interest Rate – Longer terms and lower rates can increase borrowing power.

How to Increase Your Borrowing Power

Reduce Existing Debt – Pay off loans and credit cards to free up borrowing capacity.

Improve Your Credit Score – A higher score helps you qualify for better loan options.

Cut Unnecessary Expenses – Lowering your monthly costs can boost your eligibility.

Consider a Longer Loan Term – Spreading repayments over more years can increase the amount you can borrow.

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