

An analysis of a customer's financial situation is conducted as part of the budget calculation in order to determine the maximum possible instalment that the customer can pay. In this case, the regular, monthly income and expenditure amounts are offset. Expenditure incurred annually is allocated pro rata over the months. Thus, the disposable free income can be determined.

Income includes for example:

- Net income, pensions, superannuation, additional income
- Rental income
- Other regular income (child benefit, parental allowance)

The following values are used for expenditure:

- Living costs
- Rent
- Maintenance
- Burden of debt
- Construction loan instalments
- Ancillary living costs
- Private compulsory insurance
- Other regular expenditure

The sources for such data are wage or salary statements, pension statements, account statements, relevant contracts and statements, credit agencies and self-disclosure.