

A photograph of a man with a beard and grey hair, wearing a mustard-colored shirt, sitting at a desk. A young girl with blonde hair, wearing a blue dress, is leaning over his shoulder, smiling and hugging him. The man is also smiling and looking down at some papers on the desk. A calculator is visible on the left side of the desk. The background is a plain, light-colored wall.

The Choosi Cost of Kids Report 2026

June 2026

choosi[®]

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About the report

The Choosi Cost of Kids 2.0 Report is a part of the Choosi Research Series. This report explores the true financial and lifestyle impacts of raising children in Australia, looking at how the cost of kids extends beyond household budgets into time, work, housing, wellbeing, relationships and family support.

A key focus is understanding what raising children really costs today. While parents with kids under 19 estimate their overall annual spending on children, the research also examines the many additional costs that can sit outside a single yearly figure, from childcare and education to health, travel, technology, activities, birthdays and pre-baby milestones.

The report also looks at the pressures and trade-offs associated with modern parenting. It explores whether costs are shaping family plans, how financial stress can affect relationships and parenting, and how time, career impacts, mental load, identity and grandparent support all form part of the broader cost of raising children in Australia.

The report is compiled based on research commissioned by Choosi and conducted by MYMAVINS between the 13th April and 4th May 2026. The research was conducted via a quantitative online survey, gathering 1,210 responses from Australian parents with children 18 years or younger AND couples who intend to have children.

Important things to observe about the charts and figures

- Figures were determined from self-reported estimates provided by respondents.
- Footnotes directly underneath the charts may refer to one or more of the below, depending on the data presented. If more than one note is required, this will appear as a bulleted list. Charts without a specific note represent questions that were asked to all respondents.
- Subset of the total sample size as certain questions would only be asked to specific respondents.
- Types of questions asked, for instance multiple responses allowed, appear when the question calls for more than one answer from the respondent.
- Data has been excluded from analysis (e.g. outliers removed in analysis).
- Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed up figures.



Key findings

Key findings

The real costs likely run deeper than parents estimate

- Parents with kids under 19 estimate they spend around \$12,151 a year on their children overall, including additional household costs across food, health, clothing, living needs, education and travel. When we break down specific cost estimates it becomes apparent this overall figure is likely an underestimation.
- Major costs include childcare and education (\$2,590 per quarter), child health costs (\$498 per quarter), holidays and travel with children (\$3,357 per year), sporting and exercise activities (\$734 per year), technology devices (\$732 per year), extracurricular learning and tutoring (\$582 per year), and toys and games (\$404 per year).

Most parents feel starting a family was more expensive than expected

- Over 3 in 5 (61%) parents with kids under 19 say the cost of starting a family was more expensive than they expected.
- The expected costs parents most often underestimated were childcare (43%), food and groceries (42%), education (37%), nappies and hygiene (33%), and housing costs (30%).
- The greatest unexpected costs of raising children were growing out of clothes and footwear so quickly (44%), unplanned health care costs (31%), utility bills (30%), lost income, career momentum and potential (29%), and lessons, tutoring, school trips and other extracurriculars (29%).

Most current and expecting parents believe raising children in Australia is becoming unaffordable

- Exactly 7 in 10 (70%) parents with kids under 19 or expecting couples believe raising children in Australia is becoming unaffordable for many families, with women even more likely than men to feel this way (76% vs 60%).
- Nearly 4 in 5 (78%) couples planning to have kids or more kids soon say the cost of having children impacts how many children they plan to have.
- Nearly 2 in 3 (64%) couples planning to have kids have delayed or put off starting a family due to recent local and world events, rising cost of living, economic market concerns and political instability.
- Nearly 2 in 3 (64%) parents have delayed or put off having more children due to recent economic and world events.

Financial and non-financial demands of parenting are taking toll on relationships

- Over 4 in 5 (82%) parents feel financial stress due to the costs of raising their children at least sometimes.
- Nearly 3 in 4 (73%) parents who feel financial stress say it affects their parenting at least moderately.
- Over 7 in 10 (72%) parent couples experiencing financial stress say this stress has negatively affected their partner relationship to some degree.
- Over 3 in 5 (63%) parents in couples feel the non-financial demands of having kids have negatively impacted their partner relationship to some degree, though over 2 in 5 (42%) also experienced positive impacts alongside the negative.

Children reshape housing needs, especially for renters

- Nearly 4 in 5 (79%) parents feel the need to spend more on living arrangements to accommodate their children's needs such as suitable location and size.
- Over 2 in 5 (42%) homeowners have purchased in a specific area with some consideration to school zoning.
- Among those renting or living in the family home, over 4 in 5 (84%) say it is harder to find a suitable rental property when you have children.
- Over 3 in 4 (77%) renting parents say finding a suitable home became more expensive after having children.

Parenting carries a major time and career cost, especially for women

- Parents with kids under 19 spend around 33 hours a week caring for their children, on average, rising to around 49 hours among parents with children not yet in school.
- Women report spending around 39 hours a week caring for their children, compared with around 25 hours for men.
- Over 3 in 5 (63%) working parents have reduced their hours or sought more flexible work because of children, rising to around 3 in 4 (76%) women compared with close to 1 in 2 (49%) men.
- Over 7 in 10 (72%) working parents have put their career on the back burner, and close to 1 in 2 (45%) now regret it.

The hidden load of modern parenting affects wellbeing and identity

- More than 7 in 10 (71%) parents or couples planning children believe modern parenting requires more time, energy and resources than ever before.
- Close to 1 in 2 (46%) parents say they mostly carry the mental load in their household, including planning, remembering and organising.
- Over 3 in 5 (62%) parents often or always feel mentally “on call”, while more than 2 in 5 (44%) say their mental wellbeing has declined since becoming a parent.
- Close to 3 in 5 (59%) say their social life has been affected since becoming a parent, and close to 3 in 10 (29%) feel they have barely or not at all maintained their identity outside parenting.

Grandparents are helping many families manage the cost of kids

- Exactly 3 in 4 (75%) couples planning to have kids soon expect some form of financial support from grandparents when they have children.
- Over 3 in 5 (61%) parents with kids under 19 received some form of financial support from grandparents in the past 12 months.
- Exactly 7 in 10 (70%) parents who received grandparent support say it makes a major or moderate difference to their household’s financial situation, and over 1 in 2 (55%) say their household would likely face financial difficulty if it stopped.



The real cost

Annual costs

How much would you estimate you spend on your child(ren)'s overall every year including all additional costs your household incurs to accommodate children?

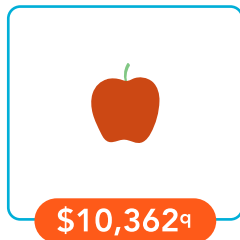


**n=847 parents with kids under 19; zeroes removed; reported figure is an average; overall estimate, including additional household costs across food, health, clothing, living needs, education and travel*

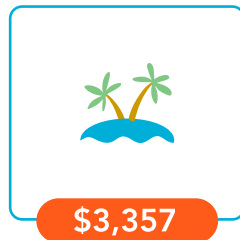
Parents with kids under 19 estimate they spend around \$12,151 a year on their children overall, including additional household costs across food, health, clothing, living needs, education and travel.

When we break down specific cost estimates it becomes apparent this overall figure is likely an underestimation.

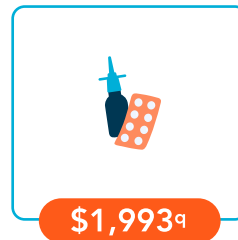
How much would you estimate you typically spend per year on...



Childcare and education for children in their household



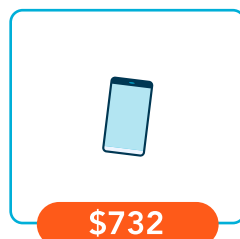
Holidays and travel with their children



Out of pocket on child health costs



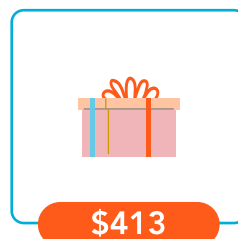
Sporting and exercise activities



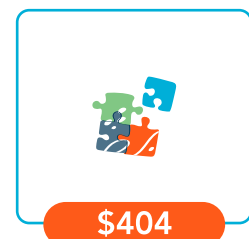
Technology devices for children in their household



Extracurricular learning and tutoring



Festive season gifts for children in their household



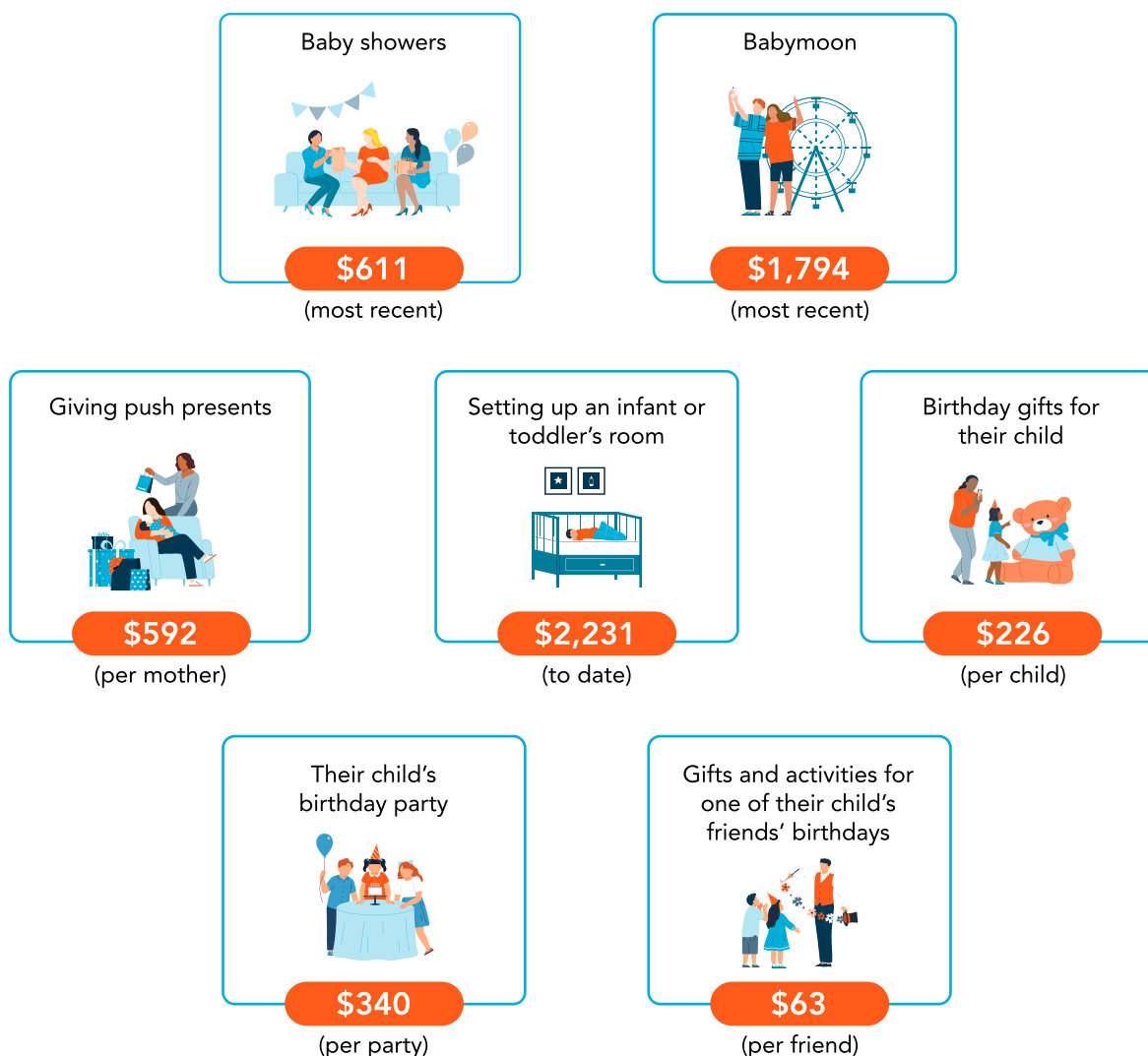
Toys and games

**asked to parents with kids under 19; zeroes removed; reported figures are all averages; ^qasked as quarterly cost and scaled to annual cost; ns are as follows:*

- *n=743 for holidays and travel with their children*
- *n=680 technology devices for children in their household*
- *n=751 sporting and exercise activities*
- *n=568 extracurricular learning and tutoring*
- *n=791 toys and games*
- *n=885 festive season gifts for children in their household*
- *n=915 childcare and education for children in their household*
- *n=886 out of pocket on child health costs*

Milestone costs

How much do you estimate you spent on...



**asked to parents with kids under 19 who said they incur costs for each activity; zeroes removed; reported figures are all averages; ns are as follows:*

- *n=383 (most recent) baby shower*
- *n=165 (most recent) babymoon*
- *n=76 giving push presents*
- *n=422 setting up an infant or toddler's room*
- *n=836 birthday gifts for their child*
- *n=791 their child's birthday party*
- *n=782 gifts and activities for one of their child's friends' birthdays*

Parents with kids under 19 report spending across a range of family milestones, from pre-baby moments to children's birthdays. Among those incurring these costs, setting up an infant or toddler's room is the largest milestone expense, averaging \$2,231 to date, while babymoos average \$1,794 and baby showers average \$611. Birthday costs are more frequent but smaller, with parents spending an average of \$340 on their child's party, \$226 on birthday gifts for their child, and \$63 on gifts and activities for one of their child's friends.

Expectations vs reality

How much do you think you will spend on... vs.
How much do you estimate you spent on...

Expected

Couples planning
to have kids

\$1,346*



Baby showers

\$683*



Giving push presents

\$4,723**



Babymoon

\$690**



Out of pocket on child
health costs per quarter

\$4,141**



Childcare and education
costs per quarter

Actual

Parents with kids under 19

\$611

\$592

\$1,794

\$459

\$2,134

**asked to couples looking to have kids/more kids soon who are expecting to incur costs on each activity; **asked only to couples planning to have kids soon who are expecting to incur costs on each activity; ^Pasked to parents with kids under 19 who said they incur costs for each activity; zeroes removed; reported figures are all averages; ns are as follows:*

- *baby shower: expected n=271, actual n=383*
- *giving push presents: expected n=120, actual n=76*
- *babymoon: expected n=92, actual n=165*
- *out of pocket on child health costs per quarter: expected n=150, actual n=736*
- *childcare and education costs per quarter: expected n=208, actual n=707*

Couples planning children often expect large upfront costs, particularly for baby showers, babymoons, push presents, health costs, childcare and education.

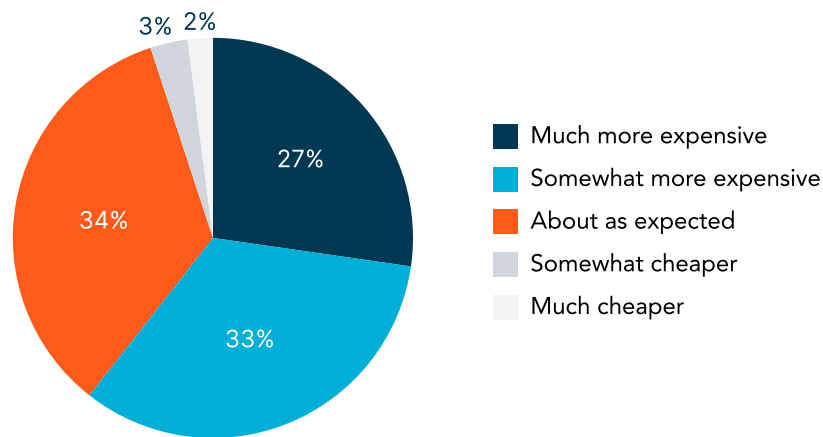
- Close to 1 in 2 couples planning to have kids/more kids soon plan to throw a baby shower, expecting to spend an average of \$1,346, while over 1 in 2 parents actually had a baby shower and spent \$611 on average. Baby shower spending has increased since 2023 in nominal terms, but has fallen slightly in real terms after inflation.
- Close to 1 in 4 couples planning to have kids/more kids soon plan to give push presents, expecting to spend \$683 on average, while 1 in 10 parents actually gave push presents and spent \$592 on average.
- Over 2 in 5 couples planning to have kids plan to go on a babymoon, expecting to spend \$4,723 on average, while close to 1 in 5 parents actually went on a babymoon and spent \$1,794 on average. Babymoon spending has decreased since 2023, driven largely by lower-income households.
- Couples planning to have kids expect higher health costs than current parents report, at around \$690 per quarter compared with \$459 per quarter. They also expect higher childcare and education costs than current parents report, at around \$4,141 per quarter compared with \$2,134 per quarter.



Surprise costs

Starting a family

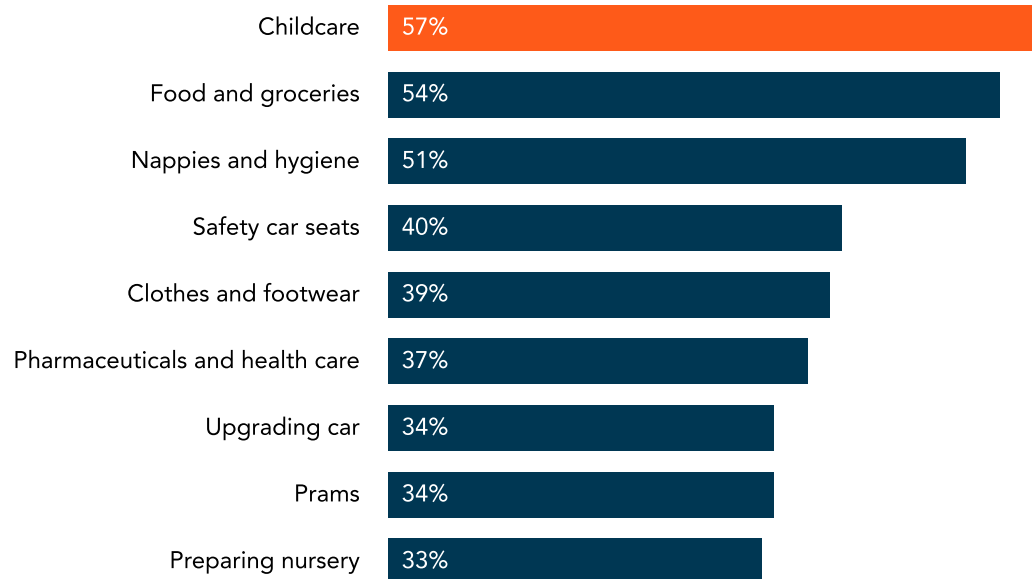
Did your cost expectations for starting a family before you had kids align with the reality you experienced?



**n=963 parents with kids under 19*

Over 3 in 5 (61%) parents with kids under 19 say the cost of starting a family was more expensive than they expected, including close to 3 in 10 (27%) who say it was much more expensive. Only 5% said it was cheaper than they thought, and more than 1 in 3 (34%) said it costs about as expected.

What do you think are the most expensive costs of starting to have children?

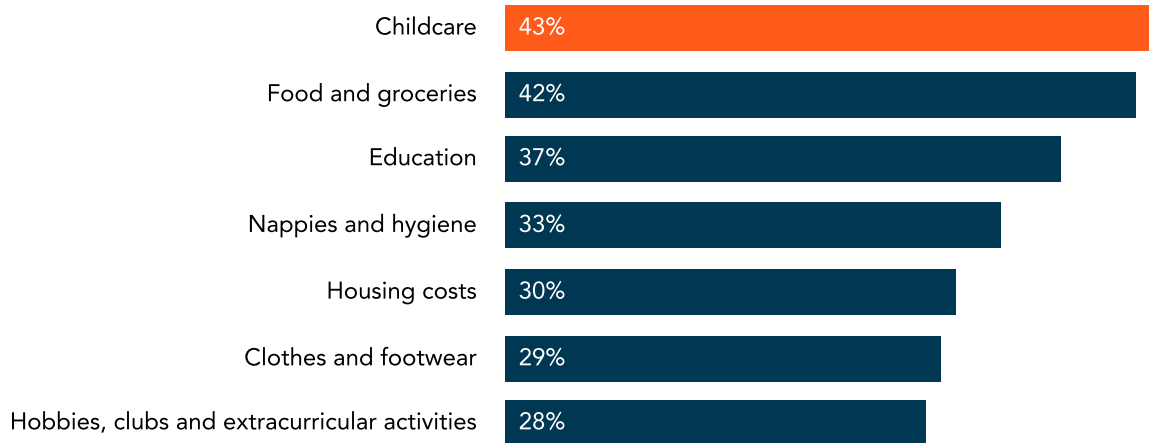


**n=1,210 total sample. Multiple responses allowed. Top 9 responses only.*

Close to 3 in 5 (57%) see childcare as one of the most expensive costs of starting to have children, followed by food and groceries (54%) and nappies and hygiene (51%). Around 2 in 5 also nominate safety car seats (40%) and clothes and footwear (39%).

Costs parents missed

Which of the following 'expected' costs of having children did you underestimate before starting a family?

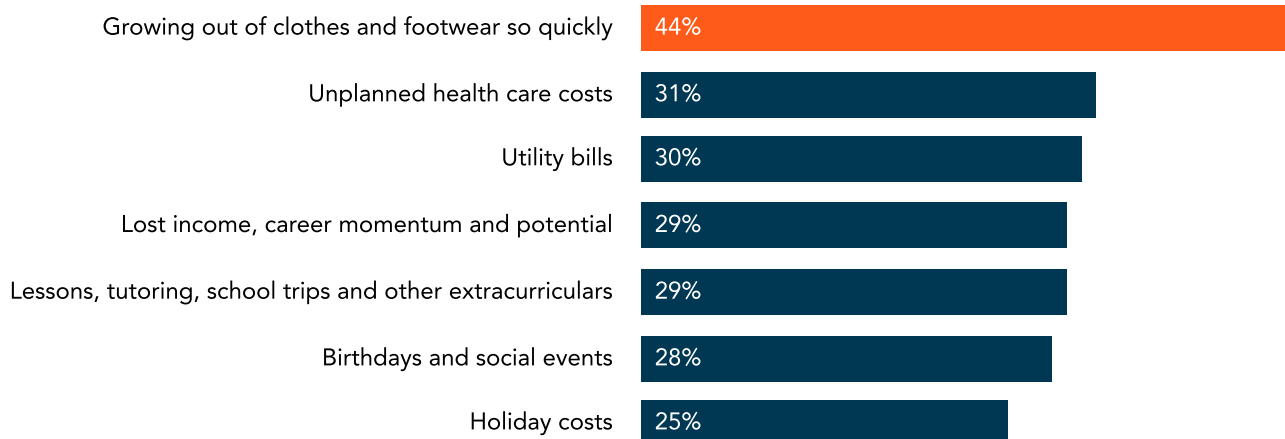


**n=963 parents with kids under 19. Multiple responses allowed. Top 7 responses only.*

The expected costs parents most often underestimated were childcare (43%), food and groceries (42%), education (37%), nappies and hygiene (33%), and housing costs (30%).



What have been the greatest unexpected costs you have had starting a family and raising children?

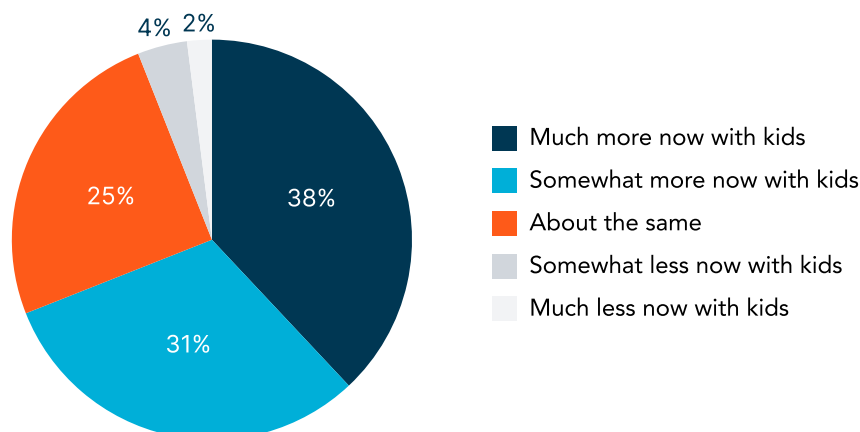


**n=963 parents with kids under 19. Multiple responses allowed. Top 7 responses only.*

The greatest unexpected costs of raising children were children growing out of clothes and footwear so quickly (44%), followed by unplanned health care costs (31%). Around 3 in 10 parents also point to utility bills (30%), lost income, career momentum and potential (29%) as some of the greatest unexpected costs of raising children.

Food, groceries, clothing, and footwear were more likely to be underestimated by parents in 2026 than in 2023.

Do you feel you now pay more or less for each holiday you go on with your child(ren) compared to before you had children? i.e. per typical holiday now with kids compared to before without kids



**n=963 parents with kids under 19*

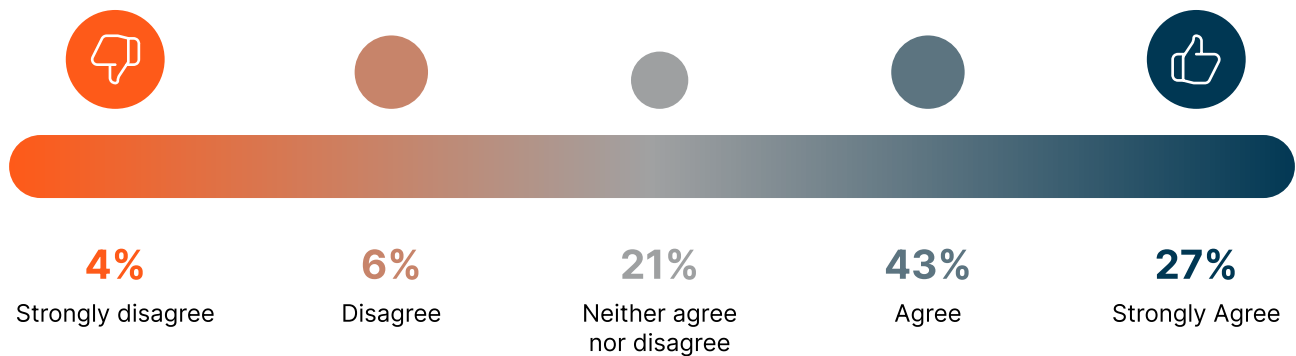
Nearly 7 in 10 (69%) parents with kids under 19 say holidays cost more now that they have children.



Financial pressure

Family unaffordability

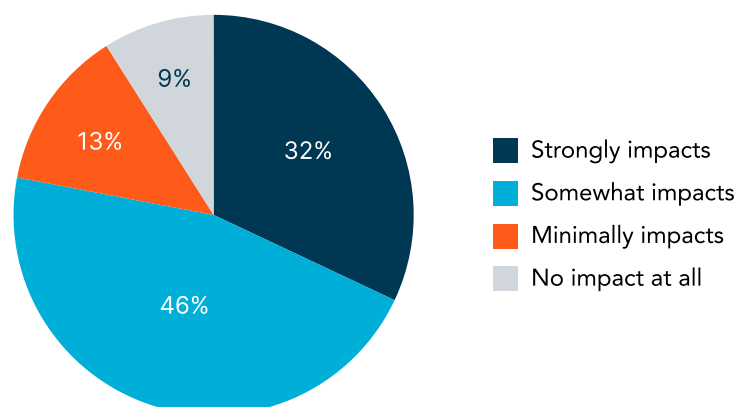
To what extent do you agree: "Raising children in Australia is becoming unaffordable for many families."



*n=1,210 total sample

Exactly 7 in 10 (70%) parents with kids under 19 or expecting couples believe raising children in Australia is becoming unaffordable for many families. Women are significantly more likely than men to agree (76% vs 60%, respectively).

Does the cost of having children impact how many children you plan to have?
i.e. would you have more if not for the financial implications?



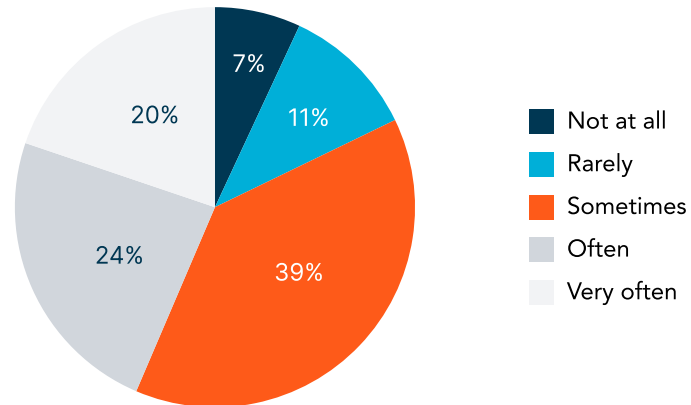
*n=617 couples planning to have kids/more kids soon

Nearly 4 in 5 (78%) couples planning to have kids/more kids soon report the cost of having children impacts how many children they plan to have. Additionally, nearly 2 in 3 (64%) couples planning to have kids have delayed or put off starting a family due to recent local and world events, rising cost of living, economic market concerns and political instability.

Similarly, nearly 2 in 3 (64%) parents have delayed or put off having more children due to recent economic and world events.

Household financial stress

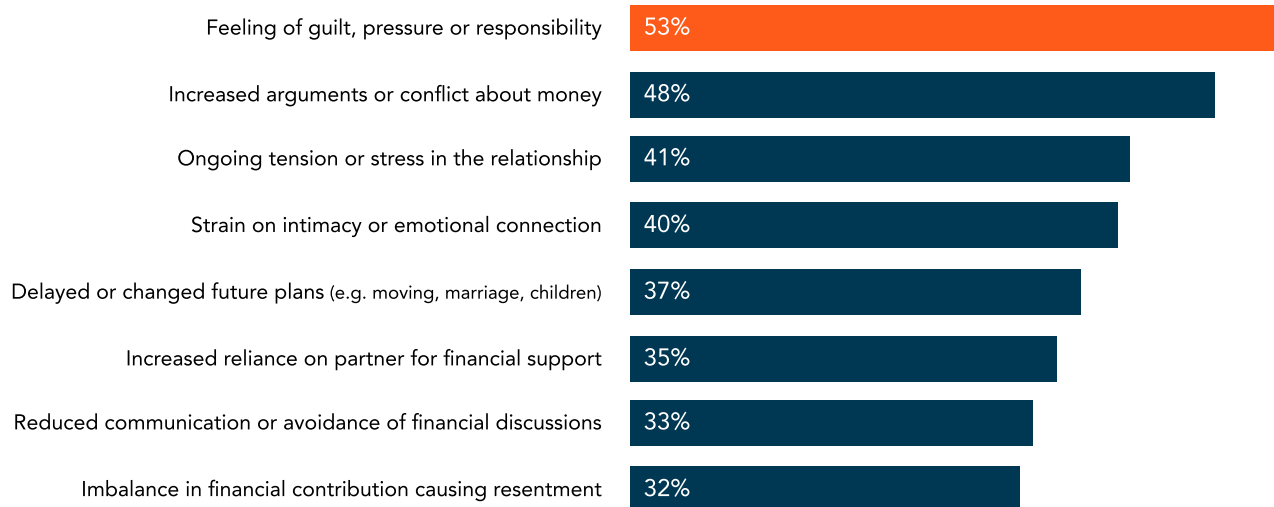
Do you feel financial stress due to the costs of raising your children?



**n=963 parents with kids under 19*

Over 4 in 5 (82%) parents feel financial stress due to the costs of raising their children at least sometimes, including more than 2 in 5 (44%) who feel it often or very often. This is more acute among women (50% vs 34% of men), single parents (58% vs 41% of couples) and Mass Market households (53% vs 30% of HNW households).

How has financial stress negatively impacted your relationship with your partner?



**n=467 those whose financial stress negatively impacted their relationship with their partner. Multiple responses allowed. Top 8 responses only.*

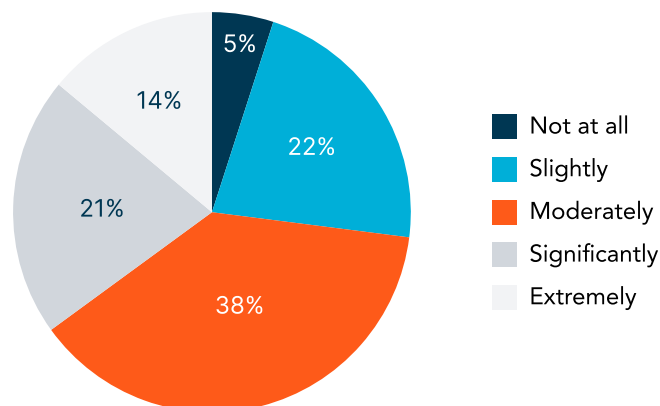
Over 7 in 10 (72%) parent couples experiencing financial stress say this stress has negatively affected their relationship to some degree.

Close to 1 in 2 (48%) say it has increased arguments or conflict about money, while around 2 in 5 cite ongoing tension or stress in the relationship (41%) and strain on intimacy or emotional connection (40%).

Women are more likely than men to say financial stress has increased reliance on their partner for financial support (42% vs 25%).

Relationship impacts

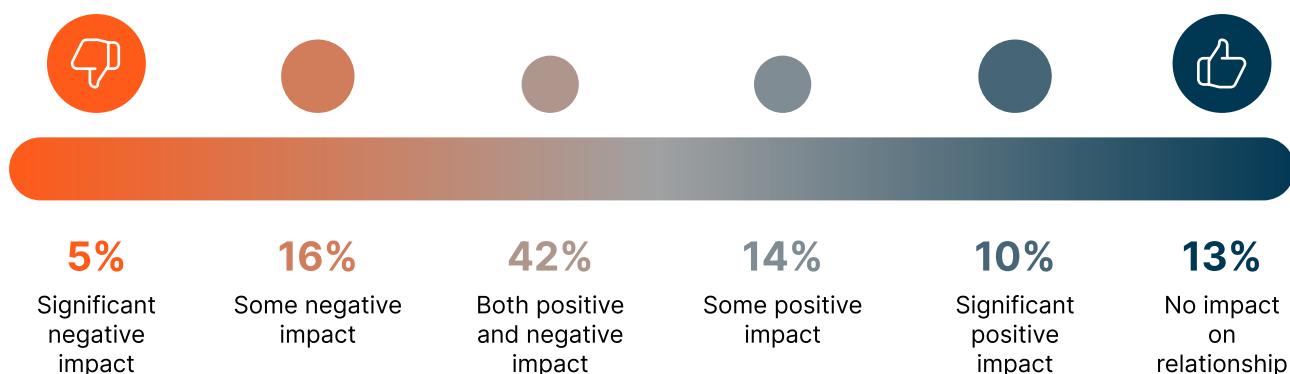
To what extent do you feel financial stress affects your parenting? (e.g. patience, availability, decision-making)



**n=794 those who feel financial stress due to the costs of raising children at least sometimes.*

Nearly 3 in 4 (73%) parents who feel financial stress say it affects their parenting at least moderately.

Have the non-financial demands of parenting affected your relationship with your partner? (e.g. time, energy, self-identity, societal pressures, concern over children's welfare and their future)



**n=806 parents in a couple*

Over 3 in 5 (63%) parents in couples feel the non-financial demands of having kids have negatively impacted their partner relationship to some degree, though over 2 in 5 (42%) also experienced positive impacts alongside the negative.

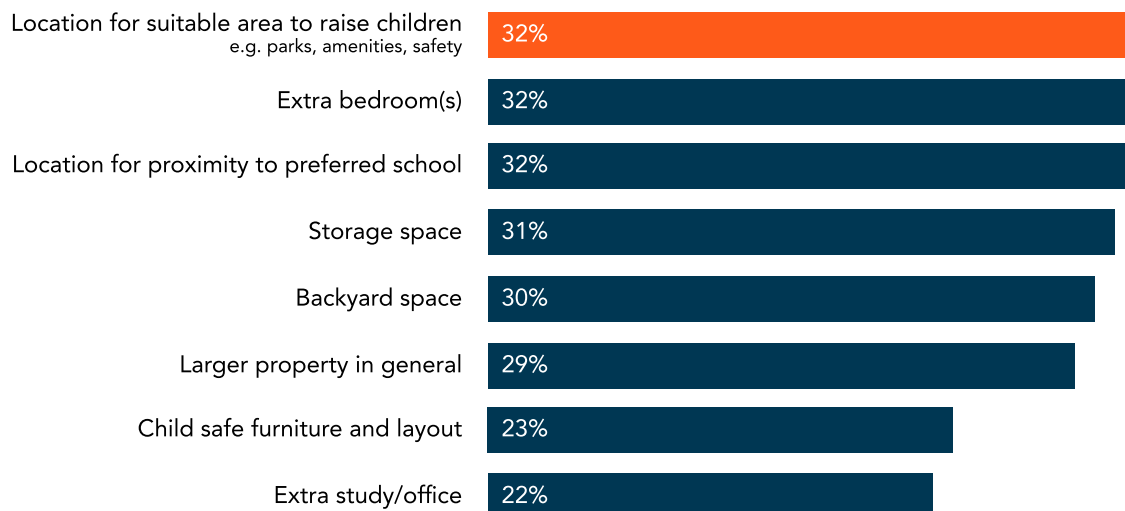
Nearly 2 in 5 (37%) experienced only positive impacts or none at all.



Housing pressures

Housing decisions

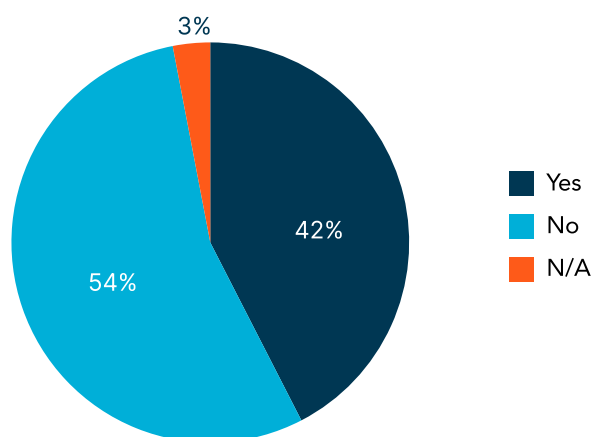
Do you feel you need to spend more on any of the following living arrangements to accommodate for your child(ren)?



**n=963 parents with kids under 19. Multiple responses allowed. Top 8 responses only.*

Nearly 4 in 5 (79%) parents feel the need to spend more on living arrangements to accommodate their children's needs. The top additional property considerations are a suitable location for raising children, extra bedrooms and proximity to a preferred school, each cited by 1 in 3 (32%). Other property considerations include storage space (31%), backyard space (30%), a larger property in general (29%), child-safe furniture and layout (23%), and an extra study or office (22%).

Have you ever purchased a home in a specific area with some consideration to school zoning for your children?

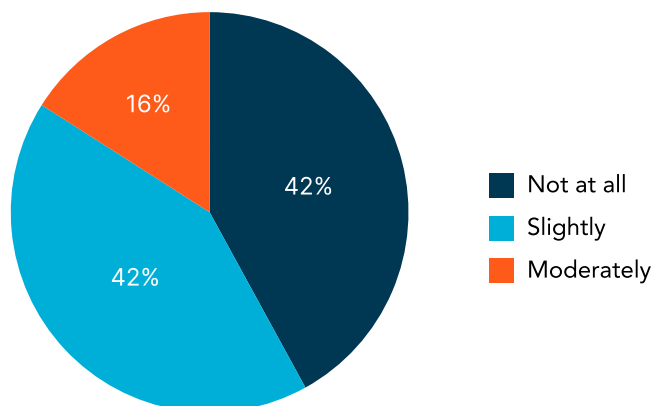


**n=673 those are living in own home/paying off home*

Among those who own or are paying off their home, over 2 in 5 (42%) have purchased in a specific area with some consideration to school zoning for their children.

Rental pressures

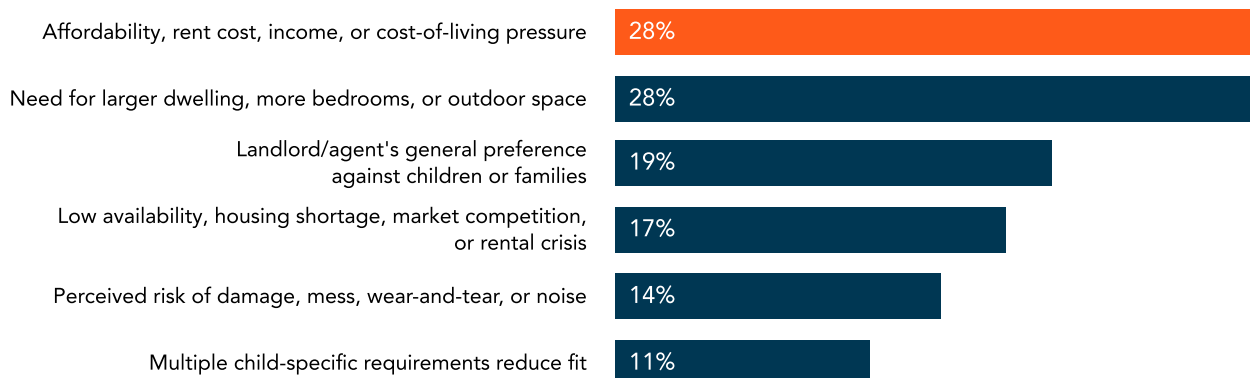
Do you think it is harder finding a suitable rental property when you have children?



**n=537 those who are renting or living in family home*

Among those renting or living in the family home, over 4 in 5 (84%) say it is harder to find a suitable rental property when you have children, split evenly between those who say it is much harder (42%) and somewhat harder (42%).

Why do you feel it is harder finding a suitable rental property when you have children?



**n=406 those who think it is harder finding a suitable rental property given children; verbatim responses; valid % excluding invalid text responses. Multiple responses allowed. Top 6 responses only.*

The top challenges are affordability, rent cost, income or cost-of-living pressure, and needing a larger dwelling, more bedrooms or outdoor space (both 28%). Around 1 in 5 (19%) point to landlords or agents having a general preference against children or families.

Over 3 in 4 (77%) renting parents say finding a suitable home became more expensive after having children.

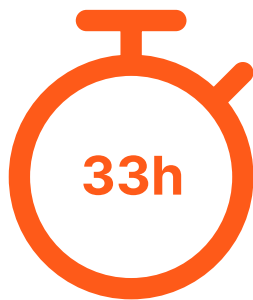


Time and careers

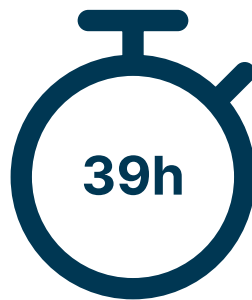
Care time costs

How much time would you estimate you spend per week on taking care of your child(ren) in your household each week?

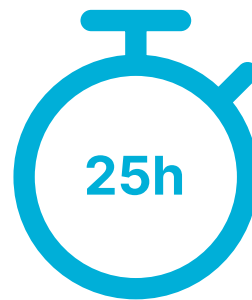
Hours spent per week



Overall



Women



Men

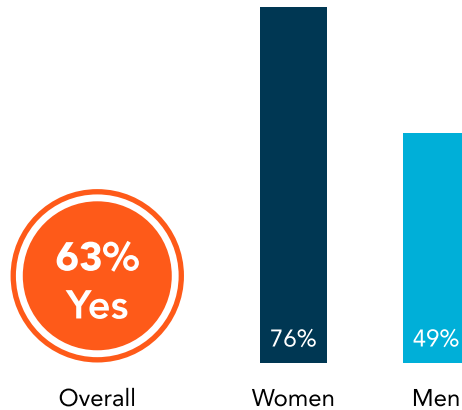
**n=946 parents with kids under 19; zeroes removed; reported figure is an average*

Parents with kids under 19 spend around 33 hours a week caring for their children, on average. Those with children not yet in school report around 49 hours of care a week. Meanwhile, parents with infants report around 45 hours a week of care.

Women report spending around 39 hours a week caring for their children, compared with around 25 hours for men.

Reshaped careers

Have you ever had to reduce your working hours or seek more flexible working arrangements because of having children?

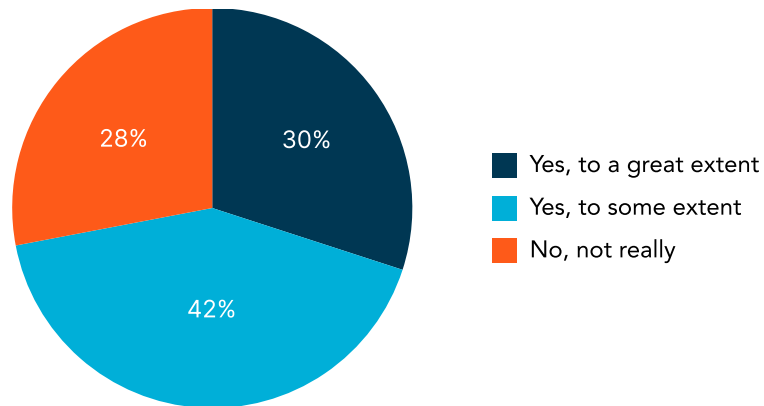


**n=775 working parents with kids under 19, 402 women, 371 men*

Over 3 in 5 (63%) working parents with kids under 19 have reduced their hours or sought more flexible work because of children. The gender gap is also clear, with around 3 in 4 women (76%) having done so compared with close to 1 in 2 men (49%).

Over 2 in 5 (43%) working parents also say they have had to look for different types of jobs because of having children. This is again much more common among women, with close to 3 in 5 (56%) having looked for different types of jobs compared with 3 in 10 men (30%).

**Did you ever purposefully put your career on
a back burner for a period?
i.e. make it less of a priority when you had children**



**n=775 working parents with kids under 19*

Over 7 in 10 (72%) working parents have put their career on the back burner, and close to 1 in 2 (45%) now regret it.

Around 3 in 10 (29%) parents point to lost income, career momentum and potential as one of the greatest unexpected costs of raising children.

This unexpected cost is felt more commonly among women (36%) than men (20%).

Career momentum

How much do you agree with the following statements around the impact of having children on your working life?

"Having children has slowed my career momentum."

64%

"Having children has limited my career potential."

59%

"Having children has limited my career aspirations."

e.g. willingness to travel or work extra hours etc.

70%

"Australian workplaces are not accommodating enough for parents needs."

70%

**asked to working parents with kids under 19; percentages are Agree+Strongly agree; valid % (excluding 'Not applicable')*

Nearly 2 in 3 (64%) working parents with kids under 19 feel having children has slowed their career momentum. Close to 3 in 5 (59%) feel having children has limited their career potential. Meanwhile, 7 in 10 (70%) feel having children has limited their career aspirations, such as willingness to travel or work extra hours. A similar proportion (70%) believe Australian workplaces are not accommodating enough for parents' needs.

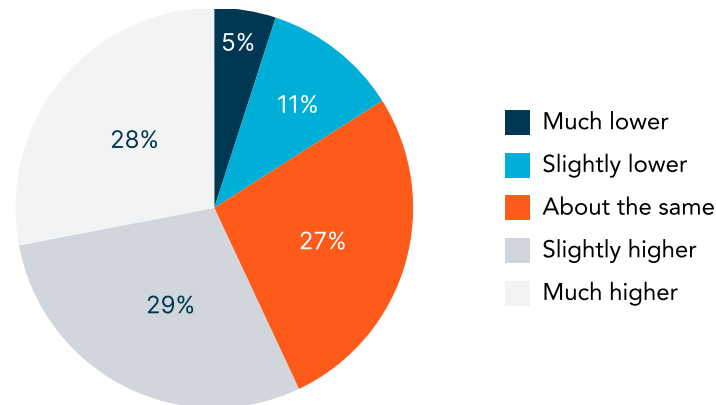
Likewise, over 4 in 5 working couples planning children expect having children to slow their career momentum (81%) and limit their career aspirations (82%).



The hidden load

Modern parenting expectations

Do you feel that parenting expectations today are higher or lower than in previous generations?

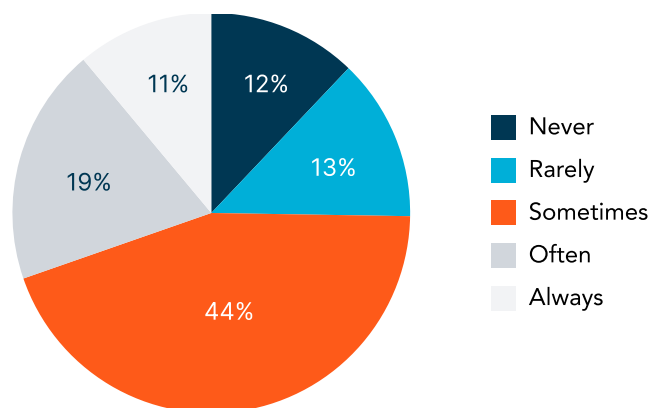


**n=1,210 total sample*

More than 7 in 10 (71%) parents or couples planning children believe modern parenting requires more time, energy and resources than ever before.

Nearly 3 in 5 (57%) feel parenting expectations today are higher than in previous generations.

Have you ever felt judged for your parenting choices?



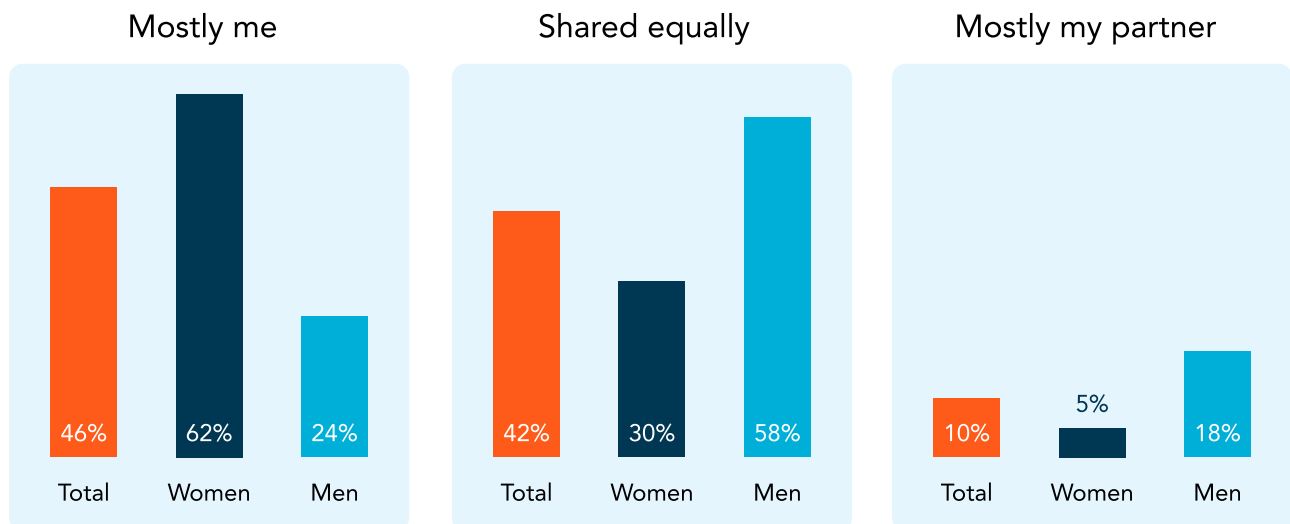
**n=963 parents with kids under 19*

Over 7 in 10 (75%) parents with kids under 19 have felt judged for their parenting choices at least sometimes, including 3 in 10 (30%) who say this happens often or always. This is more pronounced among women, with close to 2 in 5 (38%) often or always feeling judged, compared with around 1 in 5 men (19%).

Mental load

In your household, how is the mental load distributed?

(e.g. planning, remembering, organising)

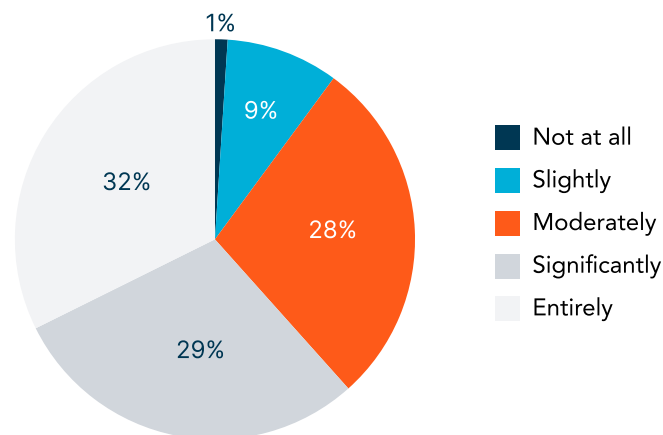


**n=963 parents with kids under 19*

Close to 1 in 2 (46%) parents with kids under 19 say they mostly carry the mental load in their household, including planning, remembering and organising.

Over 3 in 5 (62%) women say the mental load is mostly on them, compared with around 1 in 4 (24%) men.

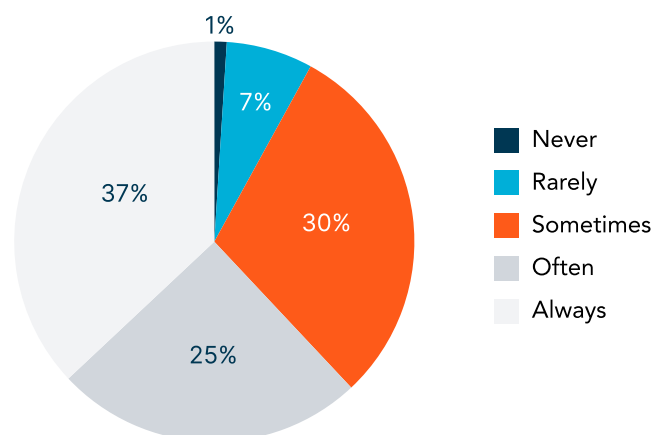
To what extent do you feel responsible for the day-to-day planning and organisation of your child(ren)'s lives? (e.g. schedules, appointments, school needs)



**n=963 parents with kids under 19*

Over 3 in 5 (61%) parents feel significantly or entirely responsible for the day-to-day planning and organisation of their children's lives. This is again much more common among women, with nearly 3 in 4 (73%) feeling significantly or entirely responsible compared with over 2 in 5 men (43%).

How often do you feel mentally "on call" as a parent? (i.e. constantly thinking ahead or anticipating needs)

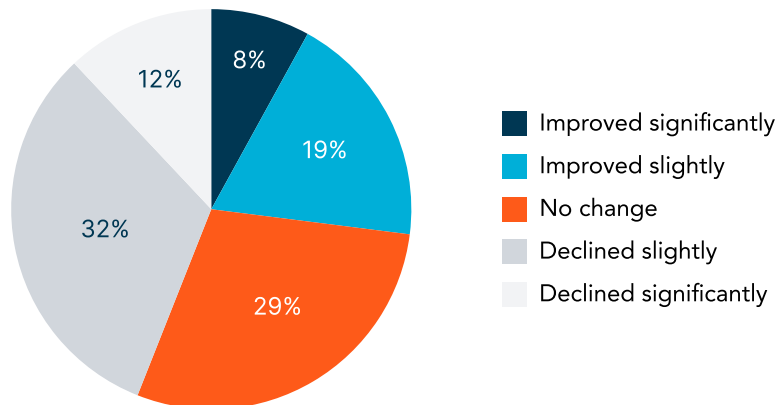


**n=963 parents with kids under 19*

Over 3 in 5 (62%) parents often or always feel mentally "on call". The gender gap is again very apparent, with 1 in 2 (50%) women saying they always feel mentally "on call" as a parent, compared with around 1 in 5 (18%) men.

Wellbeing and identity

Since becoming a parent, how has your overall mental wellbeing changed?



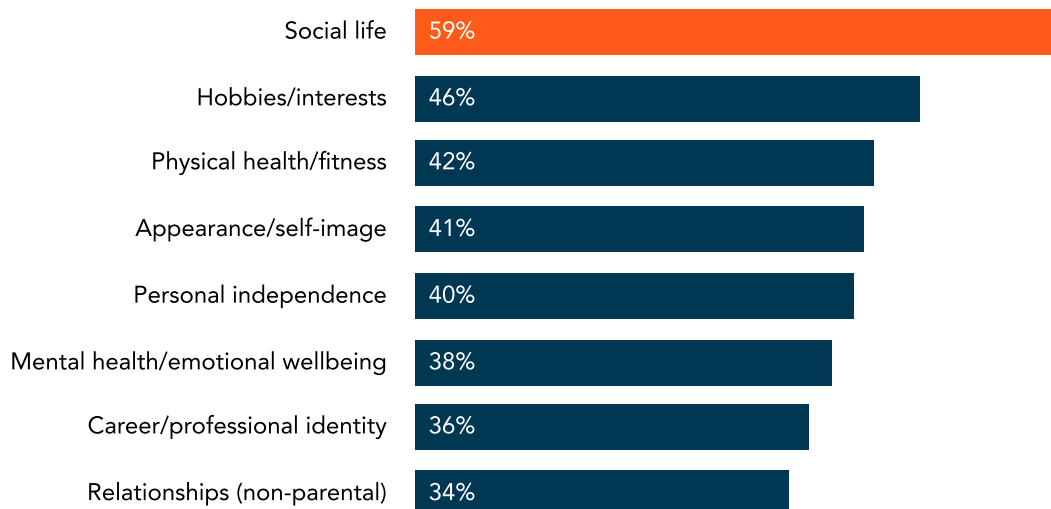
**n=963 parents with kids under 19*

More than 2 in 5 (44%) parents with kids under 19 say their mental wellbeing has declined since becoming a parent.

Women are more likely to feel their overall mental wellbeing has declined (52%) compared to men (32%).



Which aspects of your pre-parent identity have been most affected?



**n=963 parents with kids under 19. Multiple responses allowed. Top 8 responses only.*

Close to 3 in 5 (59%) parents with kids under 19 say their social life has been affected since becoming a parent, followed by hobbies and interests (46%), physical health and fitness (42%), appearance or self-image (41%) and personal independence (40%).

Additionally, close to 3 in 10 (29%) parents feel they have barely or not at all maintained their identity outside of being a parent, while close to 2 in 5 (39%) say they have only somewhat maintained it.

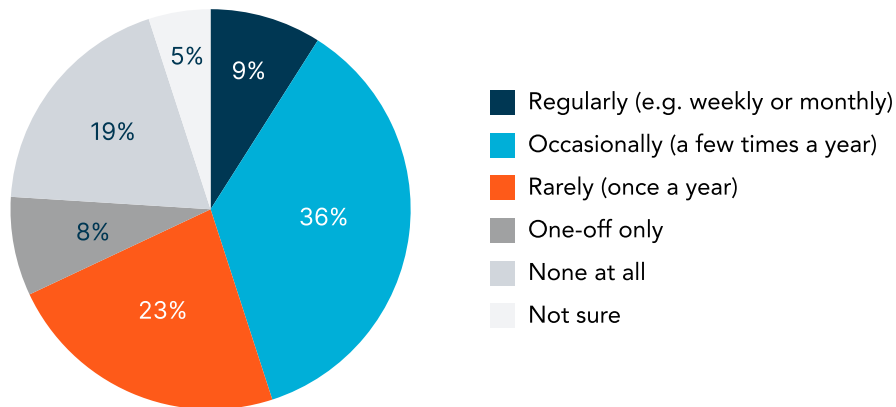


Family support

Grandparent safety net

Do you expect you or your household will receive any financial support from grandparents when you have children?

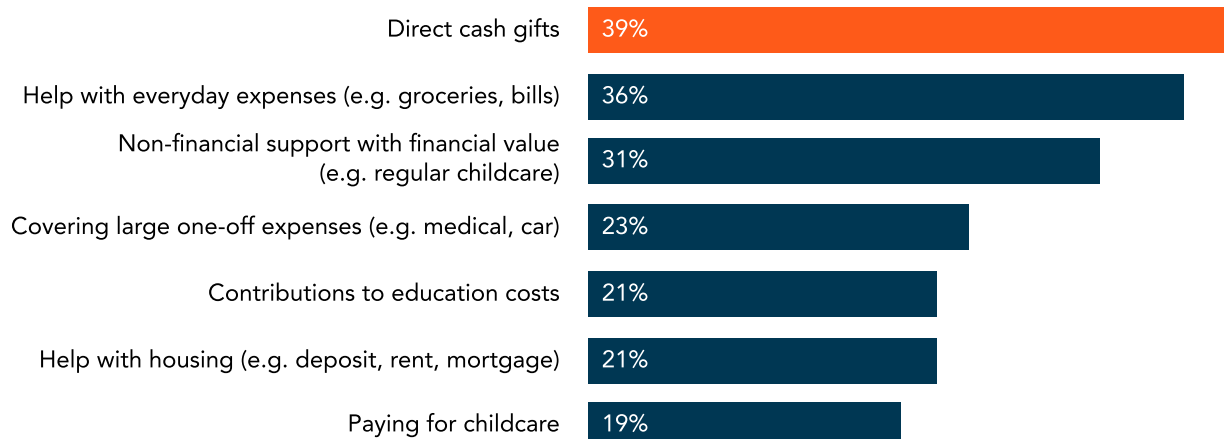
(e.g. gifts, paying expenses, childcare support, contributions to education or housing)



**n=247 couples planning to have kids soon*

Exactly 3 in 4 (75%) couples planning to have kids soon expect some form of financial support from grandparents when they have children, most commonly occasional support a few times a year (36%).

What types of financial or in-kind support have grandparents provided to your household in the past 12 months?



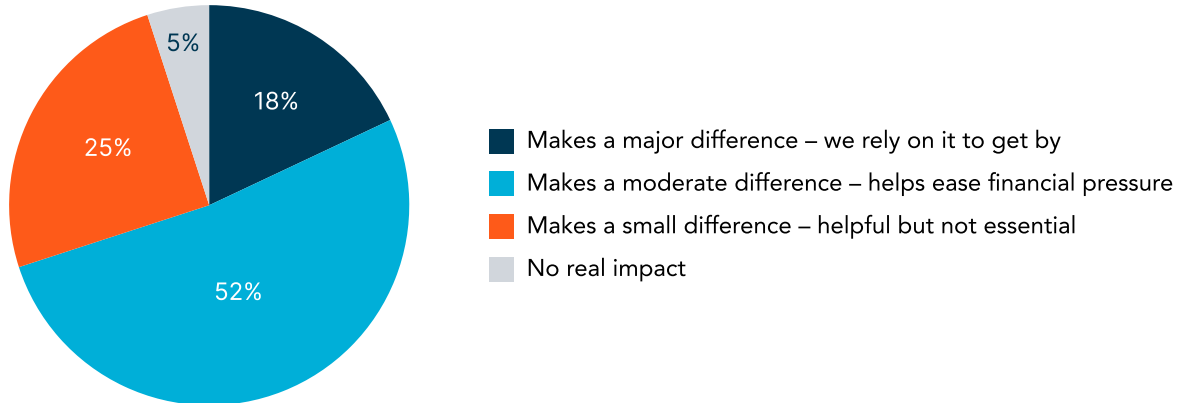
**n=591 parents with kids under 19 who have received financial support from grandparents in the past 12 months. Multiple responses allowed. Top 7 responses only.*

Over 3 in 5 (61%) parents with kids under 19 received some form of financial support from grandparents in the past 12 months.

Among parents who received support, close to 2 in 5 (39%) received direct cash gifts. Over 1 in 3 (36%) received help with everyday expenses, and around 3 in 10 (31%) received non-financial support with financial value, such as regular childcare.

Support that matters

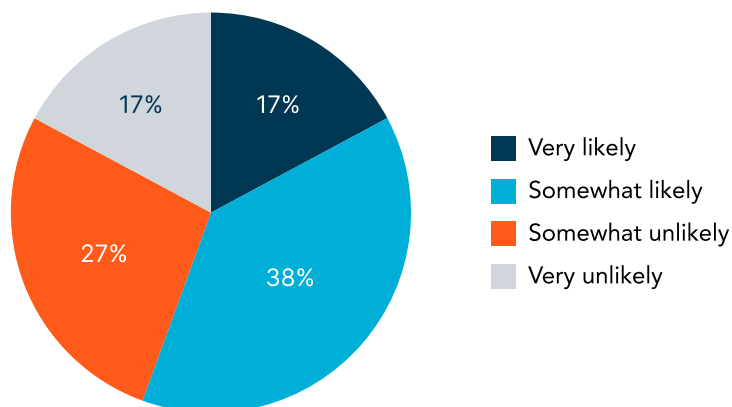
To what extent does support from grandparents improve your household's financial situation?



**n=591 parents with kids under 19 who have received financial support from grandparents in the past 12 months*

Exactly 7 in 10 (70%) parents with kids under 19 who received grandparent support say it makes a major or moderate difference to their household's financial situation.

How likely is it that your household would face financial difficulty if this support from grandparents stopped?



**n=591 parents with kids under 19 who have received financial support from grandparents in the past 12 months*

Over 1 in 2 (55%) parents who received grandparent support say their household would likely face financial difficulty if it stopped.

More research from Choosi coming soon...

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