

INCOME PER W/F/M	Current \$	GOAL \$
Basic Wage (after tax)	_____	_____
Overtime/second Job	_____	_____
Investments (e.g.rental income, dividends)	_____	_____
Govt Allowances	_____	_____
Child Support	_____	_____
Other	_____	_____
TOTAL INCOME	_____	_____

HOUSEHOLD	Current \$	GOAL \$
Mortgage/Rent	_____	_____
Other	_____	_____
TOTAL HOUSEHOLD	_____	_____

DEBT PAYMENTS	Current \$	GOAL \$
Car Loan	_____	_____
Personal Loan	_____	_____
Credit Card Payments	_____	_____
Store Card Payments	_____	_____
After Pay	_____	_____
Hecs	_____	_____
Other	_____	_____
TOTAL DEBTS	_____	_____

FOOD & BEVERAGES	Current \$	GOAL \$
Groceries	_____	_____
Eating Out	_____	_____
Work day lunch/coffee	_____	_____
Other	_____	_____
TOTAL FOOD	_____	_____

UTILITIES	Current \$	GOAL \$
Electricity	_____	_____
Gas	_____	_____
Internet	_____	_____
Video Streaming Services	_____	_____
Phone	_____	_____
Mobiles	_____	_____
Council Rates	_____	_____
Water Rates	_____	_____
Other	_____	_____
TOTAL UTILITIES	_____	_____
CAR/TRANSPORT	Current \$	GOAL \$
Fuel	_____	_____
Car registration	_____	_____
Car services	_____	_____
Licence renewal	_____	_____
Parking/Tolls	_____	_____
Public transport	_____	_____
Other	_____	_____
TOTAL CAR/TRANSPORT	_____	_____
INSURANCES	Current \$	GOAL \$
Health Insurance	_____	_____
Life Insurance	_____	_____
Home and Contents Insurance	_____	_____
Car Insurance	_____	_____
Other	_____	_____
TOTAL INSURANCES	_____	_____

PERSONAL	Current \$	GOAL \$
Entertainment (e.g. movies)	_____	_____
Clothing	_____	_____
Toiletries	_____	_____
Magazines & Books	_____	_____
Hobbies	_____	_____
Other	_____	_____
TOTAL PERSONAL	_____	_____

EDUCATIONAL	Current \$	GOAL \$
Childcare	_____	_____
School Fees	_____	_____
Uniforms	_____	_____
Books/Equipment	_____	_____
Excursions	_____	_____
Sport Tuition	_____	_____
Creative Tuition (eg. music & art)	_____	_____
Other	_____	_____
TOTAL EDUCATIONAL	_____	_____

HEALTH & WELLNESS	Current \$	GOAL \$
Doctor	_____	_____
Dentist	_____	_____
Optometrist	_____	_____
Physiotherapy	_____	_____
Gym Fees	_____	_____
Medications	_____	_____
Other	_____	_____
TOTAL HEALTH & WELLNESS	_____	_____

OTHER EXPENSES	Current \$	GOAL \$
Birthday gifts	_____	_____
Christmas gifts	_____	_____
Pocket Money	_____	_____
Donations	_____	_____
Child Support Payments	_____	_____
Music Streaming Services (eg.spotify)	_____	_____
Pet Expenses	_____	_____
Other	_____	_____
TOTAL OTHER EXPENSES	_____	_____
SAVINGS	Current \$	GOAL \$
General savings	_____	_____
Emergency savings	_____	_____
Special purpose savings	_____	_____
Other	_____	_____
TOTAL SAVINGS	_____	_____
TOTAL SPENDING	_____	_____
TOTAL INCOME minus TOTAL SPENDING =	_____	_____