

# Life Skills Toolbox: Personal Money Plan

## Wages – what goes into your account

	WEEKLY
Income	
Wages/salary (after tax)	
Partner wage/salary (after tax)	
Centrelink income-type	
Child support payments	
Other	
<b>TOTAL:</b>	

## Living Expenses

	WEEKLY
Rent	
Mortgage 1	
Mortgage 2	
Council Rates	
Insurance – home and contents	
House repairs	
House replacements	
Strata plan levies	
Other	
<b>TOTAL:</b>	

## Utilities Expenses

	WEEKLY
Water	
Electricity	
Gas	
Heating	
Telephone	
Mobile 1	
Mobile 2	
Internet	
Pay TV (Foxtel)	
<b>TOTAL:</b>	

## Transport Expenses

	WEEKLY
Petrol/diesel	
Repairs	
Registration	
Car insurance	
Licence	
Fares (tax)	
Other	
<b>TOTAL:</b>	

## Food Expenses

	WEEKLY
Food shopping	
Extras	
Lunches	
Pet food	
Other	
<b>TOTAL:</b>	

## Personal Expenses

	WEEKLY
Maintenance	
Savings	
Special projects	
Clothing	
Haircuts	
Entertainment	
Magazines	
Holidays	
Gifts	
Cigarettes	
Kids pocket money	
Gym membership	
Personal spending	
Gambling/lotto/scratchies	
Alcohol	
Other	
<b>TOTAL:</b>	



## Medical Expenses

	WEEKLY
Health insurance	
Doctors – out of pocket	
Medication – after rebates or discounts	
Optometrist	
Dentist	
Vet fees	
Ambulance	
Other	
<b>TOTAL:</b>	

## Education Expenses

	WEEKLY
School fees	
Uniforms/school bags	
Excursions	
Sports	
Stationary/books	
Child care/pre-school	
Lunches	
Self-education	
Other	
<b>TOTAL:</b>	

## Other Repayments

	WEEKLY
Car	
Bank cards	
Credit cards	
Store accounts – laybuy	
Finance companies	
Loans	
Rentals	
Centrelink loan	
Other	
<b>TOTAL:</b>	

<b>TOTAL INCOME:</b>	
<b>- TOTAL EXPENSES:</b>	
<b>+/-</b>	
<b>=</b>	

Where can I cut my spending so I can save more money?

- 1.
- 2.
- 3.

How much will this save me each week?

How much will this save me each month?

How much will this save me each year?

What do I want to do with this money?

