

Table 6.7: Your expenses

| Expenses | Month | Quarter | Year |
|-----------------------------------|-------|---------|------|
| Home and garden | | | |
| Rent | \$ | \$ | \$ |
| Mortgages | \$ | \$ | \$ |
| Credit card | \$ | \$ | \$ |
| Land and water rates | \$ | \$ | \$ |
| House repairs | \$ | \$ | \$ |
| Strata levies | \$ | \$ | \$ |
| Council rates | \$ | \$ | \$ |
| Pool maintenance | \$ | \$ | \$ |
| Home and contents upgrade | \$ | \$ | \$ |
| Utilities | | | |
| Electricity | \$ | \$ | \$ |
| Gas | \$ | \$ | \$ |
| Water | \$ | \$ | \$ |
| Phone, mobile and internet | \$ | \$ | \$ |
| Personal items | | | |
| Clothing | \$ | \$ | \$ |
| Shoes | \$ | \$ | \$ |
| Haircuts | \$ | \$ | \$ |
| Grooming/cosmetics | \$ | \$ | \$ |
| Gifts/pocket money (for children) | \$ | \$ | \$ |
| Cigarettes | \$ | \$ | \$ |
| Gambling | \$ | \$ | \$ |
| Laundry/dry cleaning | \$ | \$ | \$ |
| Donations/other | \$ | \$ | \$ |
| Postage | \$ | \$ | \$ |
| Maintenance | | | |
| Children | \$ | \$ | \$ |
| Insurance | | | |
| Home and contents | \$ | \$ | \$ |
| Car insurance | \$ | \$ | \$ |

| Expenses | Month | Quarter | Year |
|---|-------|---------|------|
| Boat insurance | \$ | \$ | \$ |
| Health cover | \$ | \$ | \$ |
| Life cover, total permanent disability (TPD) cover, trauma cover, income protection insurance (outside super) | \$ | \$ | \$ |
| Medical | | | |
| Doctor fees | \$ | \$ | \$ |
| Dentist fees | \$ | \$ | \$ |
| Chemist/prescription costs | \$ | \$ | \$ |
| Eye care and optometrist fees | \$ | \$ | \$ |
| Pet and vet | \$ | \$ | \$ |
| Transport | | | |
| Petrol | \$ | \$ | \$ |
| Servicing and repairs | \$ | \$ | \$ |
| Licence and registration | \$ | \$ | \$ |
| Fares/tolls | \$ | \$ | \$ |
| Public transport fares | \$ | \$ | \$ |
| Entertainment and leisure | | | |
| Concerts/theatre/cinema | \$ | \$ | \$ |
| Streaming TV | \$ | \$ | \$ |
| Newspaper/magazines | \$ | \$ | \$ |
| Sport and fitness memberships | \$ | \$ | \$ |
| Holidays | \$ | \$ | \$ |
| Education | | | |
| Childcare/school/university fees | \$ | \$ | \$ |
| Uniforms | \$ | \$ | \$ |
| Self-education/tools or equipment costs | \$ | \$ | \$ |
| School excursions | \$ | \$ | \$ |
| Tutoring/books/printing | \$ | \$ | \$ |
| Sports/out of school activities | \$ | \$ | \$ |
| Food | | | |
| Groceries | \$ | \$ | \$ |

| Expenses | Month | Quarter | Year |
|-----------------------------------|-------|---------|------|
| Meat | \$ | \$ | \$ |
| Fruit/vegetables | \$ | \$ | \$ |
| Pet food | \$ | \$ | \$ |
| Takeaways/food deliveries | \$ | \$ | \$ |
| Restaurants and bars | \$ | \$ | \$ |
| Alcohol | \$ | \$ | \$ |
| Financial services | | | |
| Accounting fees | \$ | \$ | \$ |
| Financial planning fees | \$ | \$ | \$ |
| Bank or Credit Union account fees | \$ | \$ | \$ |
| Other items (add as you need to) | \$ | \$ | \$ |
| Total Expenses | \$ | \$ | \$ |