

YOUR GUIDE TO TAKING CONTROL OF YOUR FINANCES

We have created this workbook as a simple financial strategy to help you to gain clarity and direction around your financial situation.

Follow these simple steps:

- list all expenses for the year
- decide the bank accounts you will need
- source a bank that will accommodate this
- develop new disciplined habits

EXPENSES

	Weekly Expense	Monthly Expense	Quarterly Expense	Total Annual Expense
Primary Residence				
Council Rates	\$	\$	\$	\$
Home & Content Insurance	\$	\$	\$	\$
Maintenance or repairs	\$	\$	\$	\$
This will be allocated to the BILLS account				\$

Primary Residence				
Mortgage, rent, board	\$	\$	\$	\$
This will be allocated to the MORTGAGE/RENT/BOARD account				\$

Investment Property				
Mortgage	\$	\$	\$	\$
Water Rates	\$	\$	\$	\$
Home & Content Insurance	\$	\$	\$	\$
Land Rates	\$	\$	\$	\$
Maintenance & Repairs	\$	\$	\$	\$
Other	\$	\$	\$	\$
This will be allocated to the BILLS account				\$

Repayments				
Car Loan	\$	\$	\$	\$
Credit Cards	\$	\$	\$	\$
Store Cards	\$	\$	\$	\$
Personal Loan	\$	\$	\$	\$
Equipment Rental	\$	\$	\$	\$
Other Debt	\$	\$	\$	\$
This will be allocated to the BILLS account				\$



EXPENSES

	Weekly Expense	Monthly Expense	Quarterly Expense	Total Annual Expense
Utilities				
Water	\$	\$	\$	\$
Electricity	\$	\$	\$	\$
Gas	\$	\$	\$	\$
Mobiles	\$	\$	\$	\$
Internet & Landline	\$	\$	\$	\$
Pay TV	\$	\$	\$	\$
This will be allocated to the BILLS account				\$

Transport

Petrol	\$	\$	\$	\$
Public Transport	\$	\$	\$	\$
Vehicle Registration	\$	\$	\$	\$
Vehicle Maintenance & Repairs	\$	\$	\$	\$
Vehicle Insurance	\$	\$	\$	\$
Tyres	\$	\$	\$	\$
This will be allocated to the BILLS account				\$

Food

Groceries	\$	\$	\$	\$
Eating Out	\$	\$	\$	\$
This will be allocated to the FOOD account				\$

Education

School Fees	\$	\$	\$	\$
Uniforms	\$	\$	\$	\$
Self-education	\$	\$	\$	\$
Books	\$	\$	\$	\$
Out of school activities	\$	\$	\$	\$
Child-minding or care	\$	\$	\$	\$
This will be allocated to the EDUCATION account				\$

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EXPENSES

	Weekly Expense	Monthly Expense	Quarterly Expense	Total Annual Expense
Medical				
Health Insurance	\$	\$	\$	\$
Doctor	\$	\$	\$	\$
Dentist	\$	\$	\$	\$
Alternative Therapies	\$	\$	\$	\$
Other, eg: Physio, OT etc.	\$	\$	\$	\$
This will be allocated to the BILLS account				\$

Personal				
Clothing	\$	\$	\$	\$
Personal Care	\$	\$	\$	\$
Hobbies/Sports	\$	\$	\$	\$
Alcohol/Cigarettes	\$	\$	\$	\$
Entertainment	\$	\$	\$	\$
Magazine/Newspaper subscriptions	\$	\$	\$	\$
Other eg: drycleaning, fines, ad hoc purchases	\$	\$	\$	\$
This will be allocated to the ME account				\$

Donations & Gifts				
Donations	\$	\$	\$	\$
Gifts	\$	\$	\$	\$
This will be allocated to the DONATIONS & GIFTS account				\$

Other				
Life, income or term insurance	\$	\$	\$	\$
Pets, eg: food, vet bills	\$	\$	\$	\$
Special Projects/Holidays	\$	\$	\$	\$
Other	\$	\$	\$	\$
This will be allocated to the BILLS account				\$

