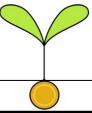
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's Spending Plan for				
Income	fortnightly after tax	annual after tax		
Income 1	\$	\$		
Income 2 (if applicable)	\$	\$		
Annual Income (after tax)	TOTAL	\$		
\$	(Combined Fortnightly Income)			
\$	(Combined Monthly Income)			

Bills	previous year's real spending	current planned spending	real spend
Rent	\$	\$	\$
Rates	\$	\$	\$
Water	\$	\$	\$
Phone	\$	\$	\$
Internet	\$	\$	\$
Electricity	\$	\$	\$
Gas	\$	\$	\$
Work Transport	\$	\$	\$
House Insurance	\$	\$	\$
Contents Insurance	\$	\$	\$
Body Corporate	\$	\$	\$
Health / Life Insurance	\$	\$	\$
Clothes	\$	\$	\$
Haircuts	\$	\$	\$
Annual Total	\$	\$	\$
Fortnightly Total	\$	\$	\$

Out of Pocket Expense	s previous real spend per f/n	planned spend per f/n	
Groceries	\$	\$	\$
Meals at work	\$	\$	\$
Hobbies/sports/habits	\$	\$	\$
(inc. holiday	/s) \$	\$	\$

Free Spend ('sanity all	owance' to	spend on anything)	
\$20 per week each	\$	\$	

INCOME		
Total net income p/f	\$	
EXPENDITURE		
Bill paying account	\$	
Out of pocket expenses	\$	
Sanity allowance	\$	
Christmas / holiday savings	\$	
Other expenses	\$	
TOTAL expenditure	\$	
Income less expenditure	\$	
Less safety margin (\$15)	Savings goal \$	