



'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 Expenses	previous real spend per f/n	planned spend per f/n	
Groceries	\$	\$	\$
Meals at work	\$	\$	\$
Hobbies/sports/habits	\$	\$	\$
(inc. holidays)	\$	\$	\$

Free Spend ('sanity allowance' 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 \$