

SPENDING PLAN TRANSACTIONS



TOP PRIORITY				
	DESCRIPTION	WHAT IT COSTS	HOW OFTEN	NEXT DUE DATE
0	Credit Card/Loan Repayments			
	Electricity			
	Food		Weekly	
	Fuel		Weekly	
	Fun/Entertainment		Weekly	
	Incidental Expenses		Weekly	
	Insurance			
	Internet Access Fee			
	Rates			
	Registration - Car			
	Rent/Mortgage			
	Telephone			

1 WEEKLY LIVING EXPENSES (FOOD, FUEL, FUN & INCIDENTALS)				
	DESCRIPTION	WEEKLY AMOUNT	NEXT DUE DATE	
NEEDS	Food			
	Fuel			
	Board / Lodgings			
	Parking			
	Pet Food			
	School - Lunches			
	Public Transport			
WANTS	Fun/Entertainment			
	Incidental Expenses			
	Beer Wine and Spirits			
	Cigarettes & Tobacco			
	Children's Allowance			
	Dining Out			
	Entertainment			
	Lottery Tickets			
	Lunches			
	Movie Downloads/Hire			
	Newspapers			

① Highlighted *Essential Transactions* are duplicates.

REGULAR EXPENSES (REPEATING SERVICES AND EVENTS)

	DESCRIPTION	WHAT IT COSTS	HOW OFTEN	NEXT DUE DATE	ACCOUNT
BILLS	Accountant Fees / Tax Return		Annually		
	Ambulance Subscription				
	Baby Sitting / Childcare				
	Bank Charges		Monthly		
	Birthday		Annually		
	Body Corporate Contributions				
	Cable TV		Monthly		
	Car Loan / Lease		Monthly		
	Prescriptions				
	Child Sponsorship		Monthly		
	Child Support / Maintenance				
	Children's Activities / Lessons				
	Chiropractor / Physiotherapist				
	Christmas Shopping		Annually		
	Club Membership				
	Course Fees				
	Credit Card Fee		Annually		
	Debt Reduction - Credit Cards		Monthly		
	Debt Reduction - Credit Cards		Monthly		
	Debt Reduction - Credit Cards		Monthly		
	Debt Reduction - Loan Repayments		Monthly		
	Debt Reduction - Loan Repayments		Monthly		
	Dentist				
	Donations				
	Easter		Annually		
	Electricity				
	Father's Day		Annually		
	Gas				
	Gas Bottle Rental		Annually		
	Gym Membership				
	Hair Care				
	Insurance - Car				
	Insurance - Disability				
	Insurance - Health				
	Insurance - Home				
	Insurance - Home Contents				
	Insurance - Life Policy				
	Insurance - Rental Property				
	Insurance - Tenant Liability				
	Interest Expenses				
	Internet Access Fee		Monthly		
Medical Specialist					
Mortgage - Investment Property		Monthly			
Mother's Day		Annually			

REGULAR EXPENSES (REPEATING SERVICES AND EVENTS)

DESCRIPTION	WHAT IT COSTS	HOW OFTEN	NEXT DUE DATE	ACCOUNT
Motoring Association Membership		Annually		
Music Access/Purchases				
Newspapers				
Online Subscription		Monthly		
Optometrist		Annually		
Orthodontist				
P.O. Box Rental		Annually		
Pay TV		Monthly		
Pet Check-up		Annually		
Pet Insurance				
Pet Medication				
Pet Registration		Annually		
Pool Chemicals				
Pool Cleaning				
Professional Association Membership				
Rates				
Rates - Investment Property				
Registration - Boat				
Registration - Car				
Registration - Trailer				
Rent				
School - Back to School Books		Annually		
School - Fees				
School Uniforms				
Self-Storage				
Spending Planner		Monthly		
Spending Planner Software Subscription		Monthly		
Store Card Payment				
Student Loan				
Telephone - Land Line		Monthly		
Telephone - Mobile		Monthly		
Tithes				
Toll Fees - Bridge / Highway				
Tuition				
Union Fees				
Water Rates				
Water Rates - Investment Property				

THINGS

	DESCRIPTION	AMOUNT	SAVINGS FREQUENCY	WHEN NEXT	ACCOUNT
THINGS YOU NEED	Clothes				
	Furniture				
	Furniture / Appliance Rental				
	Home Deposit				
	Home Improvements				
	Mortgage/Rent				
	Saving for First Home Deposit				
	Saving for Home Improvements				
	Saving for New Car				
	Vehicles				
THINGS YOU WANT	Alcohol				
	Annual Holiday				
	Clothing Purchases - Special Occasions				
	Her Pocket Money				
	His Pocket Money				
	Hobbies				
	Holidays				
	Make-Up				
	Make-up/Toiletries				
	Memberships				
	Music Lessons				
	Personal Loan Repayments				
	Pocket Money				
	Sporting Fees				
	Subscription				
	Wedding Anniversary				

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MAINTENANCE

	DESCRIPTION	WHAT IT COSTS	HOW OFTEN	WHEN NEXT	ACCOUNT
CARING & REPAIRING	Air Con/Heater Service		Every 12 Months		
	Car Repair Fund		Weekly		
	Car Service		Every 6 months		
	Carpet Cleaning		Every 12 Months		
	Dry Cleaning		Monthly		
	Home Maintenance Fund		Weekly		
	Lawn Mowing		Every 2 Weeks		
	Pest Control		Every 12 Months		

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REPLACEMENT

	DESCRIPTION	WHAT IT COSTS	HOW OFTEN	WHEN NEXT	ACCOUNT
REPLACING STUFF	Air Conditioner		Every 10 years		
	Car		Every 5 years		
	Car Battery		Every 3 years		
	Car Tyres		Every 2 years		
	Carpet/Flooring		Every 10 years		
	Clothes Dryer		Every 5 years		
	Computer Equipment		Every 3 years		
	Dishwasher		Every 10 years		
	Driver's License Renewal		Every 5 years		
	Furniture		Every 10 years		
	Heating System		Every 10 years		
	Hot Water System		Every 8 years		
	Refrigerator		Every 10 years		
	Television		Every 10 years		
	Washing Machine		Every 10 years		

6	UNIQUE EVENTS THAT REQUIRE A SLUSH FUND OR YOU SAVE UP FOR				
	DESCRIPTION	AMOUNT	SAVINGS FREQUENCY	WHEN NEXT	ACCOUNT
PLANNED (LIFE GOALS)	Holiday(s)				
	Daughters' Wedding(s)				
	Retirement				
VARIABLES & UNPLANNED	Car Repairs				
	Concerts				
	Emergencies				
	Family Events				
	Make-Up				
	Medication				
	Rainy Day				
	Unexpected Medical Procedures				

7	INCOME				
	DESCRIPTION	AMOUNT	FREQUENCY	WHEN NEXT	ACCOUNT
	Wages				
	Govt Allowances				
	Dividends				
	Rent				
	Child Support				

8	OVERDUE ACCOUNTS				
	DESCRIPTION	AMOUNT OWING	FREQUENCY	WHO TO	MINIMUM PAYMENT