Money Plan

Money Plans are a great way to help you track, plan, and prioritise where your money is going. Following a money plan or spending plan can also help to keep you debt free or help to work your way out of debt if you are currently in debt. Below is a simple Money Plan tool that you can use.

|  |  |  |  |
| --- | --- | --- | --- |
| **INCOME** | **$AMOUNT** | **$AMOUNT** | **$AMOUNT** |
| Your take-home pay |  |  |  |
| Your partners take-home pay |  |  |  |
| Bonuses/overtime |  |  |  |
| Centrelink Benefits |  |  |  |
| Family Tax Benefit |  |  |  |
| Child support received |  |  |  |
| **TOTAL INCOME A** |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **HOME AND UTILITIES** | **$AMOUNT** | **$AMOUNT** | **$AMOUNT** |
| Rent |  |  |  |
| Electricity |  |  |  |
| Gas |  |  |  |
| Water |  |  |  |
| Internet |  |  |  |
| Pay TV |  |  |  |
| Home phone |  |  |  |
| Mobile |  |  |  |
| Other |  |  |  |
| Insurance and Financial |  |  |  |
| Car insurance |  |  |  |
| Home and content insurance |  |  |  |
| Health insurance |  |  |  |
| Car loan |  |  |  |
| Credit card payments |  |  |  |
| Personal loan |  |  |  |
| Pay day lender loans |  |  |  |
| Interest free loans |  |  |  |
| Money owed to family |  |  |  |
| **GROCERIES** | | | |
| Supermarket |  |  |  |
| Butcher |  |  |  |
| Deli and bakery |  |  |  |
| Pet food |  |  |  |
| **PERSONAL AND MEDICAL** | | | |
| Cosmetics and toiletries |  |  |  |
| Hair and Beauty |  |  |  |
| Medicines and Pharmacy |  |  |  |
| Glasses and eye care |  |  |  |
| Dental |  |  |  |
| Doctors and Medical |  |  |  |
| Hobbies |  |  |  |
| Clothing and shoes |  |  |  |
| Jewellery and accessories |  |  |  |
| Computers and gadgets |  |  |  |
| Sports and gym |  |  |  |
| Entertainment and Eat out |  |  |  |
| Coffee and tea |  |  |  |
| Lunches bought |  |  |  |
| Take away and snacks |  |  |  |
| Cigarettes |  |  |  |
| Drinks and alcohol |  |  |  |
| Bars and Clubs |  |  |  |
| Restaurants |  |  |  |
| Books |  |  |  |
| Newspaper and magazines |  |  |  |
| Movies and music |  |  |  |
| Holidays |  |  |  |
| Holidays |  |  |  |
| Celebrations and gifts |  |  |  |
| Transport |  |  |  |
| **TOTAL EXPENDITURE B** |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **$AMOUNT** | **$AMOUNT** | **$AMOUNT** |
| INCOME A |  |  |  |
| - EXPENDITURE B |  |  |  |
| **= BALANCE** |  |  |  |