



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	\$ AMOUNT	\$ AMOUNT	\$ AMOUNT
Supermarket			
Butcher			
Deli and bakery			
Pet food			
PERSONAL AND MEDICAL	\$ AMOUNT	\$ AMOUNT	\$ AMOUNT
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			
Newspapers and magazines			
Movies and music			
Holidays			
Holidays			
Celebrations and gifts			
Transport			
TOTAL EXPENDITURE B			

+	INCOME A			
-	EXPENDITURE B			
=	BALANCE			