

INCOME	Amount	W/F/M/Y	Annual
Salary and wage NETT			
Superannuation pension			
Government pension(s)			
Annuity			
Dividends and interest			
Rental income			
Overseas pensions			
Other income			
A. Total income			
HOUSING			
Council rates			
Water rates			
Strata levy			
Gas			
Electricity			
Telephone (home/mobile)			
Home insurance			
Contents insurance			
Personal effects insurance			
Rent/mortgage			
Repairs/maintenance			
Replacement appliances			
Replacement Furniture/furnishings			
Gardening			
Pool maintenance			
Other			
B. Total housing			
TRANSPORT			
Car repayments			
Car insurance			
Car registration			
Compulsory third party			
Road service			
Drivers licence			
Petrol			
Car maintenance and repairs			

Public transport			
Taxis			
Other			
Other			
C. Total transport			
FOOD			
Groceries			
Fruit and vegetables			
Meat/fish/poultry			
Restaurants/take away			
Alcohol			
Other			
Other			
D. Total food			
ENTERTAINMENT			
Holidays/travel			
Cinema/concerts etc.			
Hobbies			
Memberships/subscriptions			
Magazines and newspapers			
Books/music/video hire			
Other entertainment			
Boat insurance			
Boat registration			
Boat licence			
Boat fuel and maintenance			
Boat trailer			
Caravan insurance			
Caravan registration			
Caravan fuel and maintenance			
Other			
E. Total entertainment			
PERSONAL			
Education			
Accountant/legal fees			
Life insurance			
Medical insurance			

Doctor/medical/dentist/eyecare			
Chemist			
Personal loans/outstanding debts			
Clothing/shoes			
Laundry/dry cleaning			
Hairdresser/beauty/make up			
Cigarettes			
Other			
F. Total personal			
GENERAL			
Donations/Gifts			
Internet			
Computer costs			
Veterinary			
Pet supplies			
Cable TV			
Other			
G. Total general			
SUMMARY			
A. TOTAL ANNUAL INCOME			0
B. Housing			0
C. Transport			0
D. Food			0
E. Entertainment and leisure			0
F. Personal			0
G. General			0
H. Unexpected expenses (5% of B to G)			0

I. TOTAL ANNUAL EXPENSES (Total of B to H)			
Total income less expenses (A minus I)			