

IDEAL SPENDING PLAN: MONTHS

PERSONAL MONTH END	Estimate	Actual
Home & Communications		
Rent / Mortgage		
Security Alarm Monitoring		
Electricity / Gas / Water		
Council Rates / Tax / Levies		
Home Maintenance / Cleaning		
Garden Maintenance		
Landline Telephone		
Mobile Phone		
Internet		
Other		
Insurance & Travel		
Vehicle, Home & Contents		
Life Insurance & Retirement		
Private Medical Insurance		
Motor Vehicle Repayments		
Travel Costs		
Petrol / Diesel / Parking		
Bank Fees & Debt Management		
Bank & Interest Charges		
Credit Card Payments		
Total Monthly Acc. Payments		
Other		
Education & Other		
School Fees / Child Care		
Extra Mural Activities		
Donations to Charity		
Pay TV		
Gym Membership		
Mags, Books, Newspapers		
Other		
TOTAL MONTH END		

PAY YOURSELF FIRST	Estimate	Actual
Save 10% – Forever Fund		
Emergency Funds		
Vehicle: Service, Repairs etc.		
Medical Expenses		
Other		
Annual Expenses		
Accountant Fees		
Gifts – Christmas		
Membership / Club Fees		
Other		
Other		
Other Saving Commitments		
Children Fund		
Holidays / Travel		
Home Improvements		
Training Courses		
Other		
TOTAL SAVINGS		

DAY TO DAY	Estimate	Actual
Monthly Total for Day to Day or Weekly Expenses		
Groceries		
Entertainment		
Supplements / Treatments		
Clothes / Shoes / Gifts		
Personal Wellbeing		
Sports & Hobbies		
Pocket Money for Children		
Other		
Other		
Other		
TOTAL DAY TO DAY		

SUMMARY OF TOTALS	Estimate	Actual
TOTAL – Personal Month End		
TOTAL – Savings (Paying Yourself First)		
TOTAL – Day to Day Expenses		
GRAND TOTAL		