

**PERSONAL MONEY PLAN**

Client No: \_\_\_\_\_

CLIENT NAME: \_\_\_\_\_

DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

Pay period: weekly                      two weekly                      monthly (please circle appropriately)  
 Note: Always work your plan to the pay period.

<b>INCOME</b>	<b>SUB-TOTAL B/F</b>	<b>\$ _____</b>
Take home Pay    - 1            \$ _____	<b>Medical:</b>	
- 2            \$ _____	Private Health Fund	\$ _____
Pension/Benefit   - 1            \$ _____	Dentist/ Doctor/ Optometrist	\$ _____
- 2            \$ _____	Chemist	\$ _____
Family Payment                    \$ _____	Vet fees	\$ _____
Rent Assistance                    \$ _____	<b>Personal:</b>	
Board                                 \$ _____	Clothing	\$ _____
Maintenance                       \$ _____	Haircuts	\$ _____
<b>TOTAL INCOME</b> \$ _____	Entertainment	\$ _____
<b>LIVING EXPENDITURE</b>	Sport	\$ _____
<b>BASIC LIVING COSTS</b>	Newspapers/Magazines	\$ _____
<b>Housing:</b>	Holiday savings	\$ _____
Rent                                    \$ _____	Birthday and X-mas gifts	\$ _____
1st Mortgage                        \$ _____	Kid's pocket money	\$ _____
2nd Mortgage                        \$ _____	Drinks (alcoholic)	\$ _____
Land Rates                            \$ _____	Cigarettes	\$ _____
Water Rates                            \$ _____	Personal spending	\$ _____
House & Household Insurance    \$ _____	Union Fees	\$ _____
House Repairs                        \$ _____	<b>Miscellaneous:</b>	
Strata Plan Levies                    \$ _____	Maintenance	\$ _____
Savings for household	Life Insurance	\$ _____
repalcements                        \$ _____	General savings	\$ _____
<b>Utilities:</b>	Special projects	\$ _____
Electricity                            \$ _____	<b>TOTAL BASIC LIVING COSTS</b>	<b>\$ _____ (A)</b>
Heating                                \$ _____	<b>Other Repayments:</b>	
Gas                                      \$ _____	Car	\$ _____
Telephone                             \$ _____	Bankcards	\$ _____
<b>Car/Travel Expenses:</b>		\$ _____
Petrol                                  \$ _____	Other Credit Cards	\$ _____
Repairs                                 \$ _____		\$ _____
Registration                         \$ _____	Store Accounts	\$ _____
Insurance                              \$ _____		\$ _____
Licence/NRMA                        \$ _____	Finance Companies	\$ _____
Fares                                    \$ _____		\$ _____
<b>Food:</b>		\$ _____
Groceries                              \$ _____	Bank/Bldg Soc/Personal Loans	\$ _____
Meat                                     \$ _____		\$ _____
Fruit & Vegetables                 \$ _____	Rental	\$ _____
Milk                                     \$ _____	Credit Union Loans	\$ _____
Bread                                  \$ _____	<b>TOTAL OTHER REPAYMENTS</b>	<b>\$ _____ (B)</b>
Lunches                                \$ _____	<b>TOTAL LIVING EXPENDITURE</b>	<b>\$ _____ (A+B)</b>
Pet Food                                \$ _____	<b>NET SURPLUS/DEFICIENCY</b>	<b>\$ _____</b>
<b>Education:</b>		
School Fees                            \$ _____		
Uniforms                                \$ _____		
School/sports,excursions/		
books/pencils etc                    \$ _____		
Pre-school/child minding            \$ _____		
Self education                        \$ _____		
<b>SUB TOTAL (Expenditure) C/F \$</b> _____		