My Household Money Plan Good Shepherd Microfinance Money In (after tax) Weekly Fortnightly Monthly Annual My wages What are your money Partner's wages \$ strengths? \$ My Centrelink \$ Partner's Centrelink \$ **Family Tax Benefits** \$ Child Support received \$ Other **Total Income** \$ Money Out Plug a Spending Leak! Quarterly Monthly Weekly Fortnightly \$ Rent/mortgage > What is the leak? **Council Rates** \$ > How much? \$ Electricity \$ Gas > How often? \$ Water \$ Home/contents insurance > How much per year? Car repayments \$ \$ Car insurance \$ Car repairs/ maintenance How can you reduce Licence/ Registration \$ your energy costs? \$ Fuel **Public Transport** \$ > \$ Taxi/ Uber \$ Parking/Tolls \$ Phone \$ Internet \$ Pay TV \$ Music subscriptions > \$ Groceries \$ Take Away/ eating out \$ Alcohol How can you reduce your \$ Cigarettes debts/ repayments? \$ Clothes/shoes \$ Gym/ sports > \$ Entertainment \$ Child Care \$ **School Fees** \$ Medical/ dental \$ Health insurance Life/ funeral insurance \$ \$ Personal loan \$ How can you increase Credit card/ store card \$ your emergency fund? Afterpay/ rent to buy \$ **Fines** > \$ Debts

Total money in \$

Special occasions/ gifts

Saving / Emergency Fund

Donations

\$

\$

\$

minus – Total money out \$

= My leftover money \$