

Spending Plan Transactions

*Note - Essential Transactions in Red are duplicates

0 Top Priority

Description	What It Costs	How Often	Next Due Date
Credit Card/Loan Repayments			
Electricity			
Food		Weekly	
Fuel		Weekly	
Fun/Entertainment		Weekly	
Incidental Expenses		Weekly	
Insurance			
Internet Access Fee			
Rates			
Registration - Car			
Rent/Mortgage			
Telephone			

1 Weekly Living Expenses (Food, Fuel, Fun & Incidentals)

	Description	Weekly Amount	Next Due Date
Needs	Food		
	Fuel		
	Board / Lodgings		
	Parking		
	Pet Food		
	School - Lunches		
	Public Transport		
	Other		
	Other		
Wants	Fun/Entertainment		
	Incidental Expenses		
	Beer Wine and Spirits		
	Cigarettes & Tobacco		
	Children's Allowance		
	Dining Out		
	Entertainment		
	Lottery Tickets		
	Lunches		
	Movie Downloads/Hire		
	Newspapers		
	Other		
	Other		

2 Regular Expenses (Repeating Services and Events)

	Description	What It Costs	How Often	Next Due Date	Account
Bills	Accountant Fees / Tax Return		Annually		
	Ambulance Subscription				
	Baby Sitting / Childcare				
	Bank Charges		Monthly		
	Birthday		Annually		
	Body Corporate Contributions				
	Cable TV		Monthly		
	Car Loan / Lease		Monthly		
	Prescriptions				
	Child Sponsorship		Monthly		
	Child Support / Maintenance				
	Children's Activities / Lessons				
	Chiropractor / Physiotherapist				
	Christmas Shopping		Annually		
	Club Membership				
	Course Fees				
	Credit Card Fee		Annually		
	Debt Reduction - Credit Cards		Monthly		
	Debt Reduction - Credit Cards		Monthly		
	Debt Reduction - Credit Cards		Monthly		
	Debt Reduction - Loan Repayments		Monthly		
	Debt Reduction - Loan Repayments		Monthly		
	Dentist				
	Donations				

Easter		Annually		
Electricity				
Father's Day		Annually		
Gas				
Gas Bottle Rental		Annually		
Gym Membership				
Hair Care				
Insurance - Car				
Insurance - Disability				
Insurance - Health				
Insurance - Home				
Insurance - Home Contents				
Insurance - Life Policy				
Insurance - Rental Property				
Insurance - Tenant Liability				
Interest Expenses				
Internet Access Fee		Monthly		
Medical Specialist				
Mortgage - Investment Property		Monthly		
Mother's Day		Annually		
Motoring Association Membership		Annually		
Music Access/Purchases				
Newspapers				
Online Subscription		Monthly		
Optometrist		Annually		
Orthodontist				
P.O. Box Rental		Annually		
Pay TV		Monthly		
Pet Checkup		Annually		
Pet Insurance				
Pet Medication				
Pet Registration		Annually		
Pool Chemicals				
Pool Cleaning				
Professional Association Membership				
Rates				
Rates - Investment Property				
Registration - Boat				
Registration - Car				
Registration - Trailer				
Rent				
School - Back to School Books		Annually		
School - Fees				
School Uniforms				
Self-Storage				
Spending Planner		Monthly		
Spending Planner Software Subscription		Monthly		
Store Card Payment				
Student Loan				
Telephone - Land Line		Monthly		
Telephone - Mobile		Monthly		
Tithes				
Toll Fees - Bridge / Highway				
Tuition				
Union Fees				
Water Rates				
Water Rates - Investment Property				
Other				
Other				
Other				
Other				

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Things

Things You Need

Description	Savings Amount	Savings Frequency	When Next	Account
Clothes				
Furniture				
Furniture / Appliance Rental				
Home Deposit				
Home Improvements				
Mortgage/Rent				
Saving for First Home Deposit				
Saving for Home Improvements				
Saving for New Car				
Vehicles				

Things You Want

Other				
Other				
Other				
Other				
Alcohol				
Annual Holiday				
Clothing Purchases - Special Occasions				
Her Pocket Money				
His Pocket Money				
Hobbies				
Holidays				
Make-Up				
Make-up/Toiletries				
Memberships				
Music Lessons				
Personal Loan Repayments				
Pocket Money				
Sporting Fees				
Subscription				
Wedding Anniversary				
Other				
Other				
Other				
Other				
Other				
Other				

4

Maintenance

Caring
And
Repairing

Description	What It Costs	How Often	When Next	Account
Air Con/Heater Service		Every 12 Mths		
Car Repair Fund		Weekly		
Car Service		Every 6 mths		
Carpet Cleaning		Every 12 Mths		
Dry Cleaning		Monthly		
Home Maintenance Fund		Weekly		
Lawn Mowing		Every 2 Wks		
Pest Control		Every 12 Mths		
Other				
Other				
Other				
Other				
Other				

5

Replacement

Replacing Stuff

Description	What It Costs	How Often	When Next	Account
Air Conditioner		Every 10 yrs		
Car		Every 5 yrs		
Car Battery		Every 3 yrs		
Car Tyres		Every 2 yrs		
Carpet/Flooring		Every 10 yrs		
Clothes Dryer		Every 5 yrs		
Computer Equipment		Every 3 yrs		
Dishwasher		Every 10 yrs		
Drivers License Renewal		Every 5 yrs		
Furniture		Every 10 yrs		
Heating System		Every 10 yrs		
Hot Water System		Every 8 yrs		
Refrigerator		Every 10 yrs		
Television		Every 10 yrs		
Washing Machine		Every 10 yrs		
Other				
Other				
Other				
Other				

6

Unique Events That Require a Slush Fund OR You Save Up For

Planned
(Life Goals)

Description	Savings Amount	Savings Frequency	When Next	Account
Holiday(s)				
Daughters' Wedding(s)				
Retirement				
Other				
Other				
Other				

