

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
Food		
Fuel		
Board / Lodgings		
Parking		
Pet Food		
School - Lunches		
Public Transport		
Other		
Other		
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
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				

3 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				
Other				
Other				
Other				
Other				

Things You Want

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		

