

Understand

The Weekly Budget

Typically the weekly budget falls under discretionary expenditure. How much we spend or where we buy things from, can have a major impact on our cashflow.

Even if you don't purchase the below items on a weekly basis, it is encouraged to still budget for them on a weekly basis. For example you may only "eat out" once a fortnight or go to the movies twice a year. If this is the case determine how often and how much these items cost over the course of a year. Then divide this number by fifty-two (52) to calculate your weekly average.

NOTE: You might like to do more or spend more on certain items so take that into consideration when filling in your numbers.

Budget	Per Week
• Groceries (Woolies, Coles, Aldi etc.)	_____
• T/Away / Dining Out	_____
• Lunches / Coffee / Snacks	_____
• Fuel / Public Transport	_____
• Alcohol / Cigarettes	_____
• Entertainment (Movies, Concerts, Events etc.)	_____
• Miscellaneous (Spend how you want)	_____
Total	_____

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Your Monthly Bills

These items are periodic and typically cost the same each payment. You may not have to pay for the below on a “monthly” basis. In this case determine what your yearly average is then divide by twelve (12.)

Expenses

Per Month

- **Home**
(Rates, Water, Electricity, Insurance, Gas, BC etc.) _____
 - **Automotive**
(Rego, Insurance, Servicing, Roadside, Tolls etc.) _____
 - **Internet / Phone / Mobile** _____
 - **Occupation**
(CPD, Licencing, Union etc.) _____
 - **Education**
(Kids, Parents, Extra Curricular etc.) _____
 - **Health**
(Medication, Treatments, Insurance etc.) _____
 - **Personal**
(Clothing, Beauty, Development etc.) _____
 - **Subscriptions**
(Netflix, Stan, Foxtel, Spotify etc.) _____
 - **Memberships**
(Gym, Clubs, Licences etc.) _____
- Total** _____