

ITEM Calculate expenditure monthly.	What you THINK you spend...	What you ACTUALLY spend (based on 3 months of bank statements and bills)	NOTES
Mortgage or Rent			
Monthly food shopping			
Electricity /Gas			
Internet			
House / content Insurance			
Personal / Family Health insurance			
Other insurance			
Car Insurance			
Children's day care / school fees			
Other school expenses (e.g. uniforms/books/excursions etc)			
Children's extra activities (e.g. music/soccer/swimming/tuition)			
Kids' entertainment / toys			
Kids school canteen lunches			
Car registration			
Car memberships (e.g. Car Club or NRMA)			
Car maintenance / service			
Petrol			
Telephone			
Mobile phone			
Takeaways/ Meals out			
Lunches			
Coffee			
Snack Food (ice cream/chocolate bars/ muffins etc)			
Entertainment (e.g. movies/DVDs/music/magazines)			
Gym membership			
Home help (e.g. cleaning/gardening/babysitter)			
General home maintenance			
Clothing and Shoes and Accessories			
Beauty (e.g. hair/facials/wax)			
Miscellaneous household items (decorating/appliances/furniture/plants)			
TOTAL	\$	\$	