

Cash Flow Plan

Income

Income	Weekly	Fortnightly	Monthly
After-tax pay			
Government payments			
Investment Income			
Other income			
Total			
Divided by Weeks			
Total Per Week			

Spending Money

Spending Money	Weekly (\$)
Groceries	
Fuel	
Eating Out/Coffee	
Entertainment	
Personal Expenses	
Hobbies/Sport	
Fun Expenses	
Total	

Short Term Savings

Short Term Savings	Weekly	Fortnightly	Monthly	Quarterly	Yearly
Gifts- Birthdays					
Gifts- Xmas					
Other Gifts					
Clothes					
Shoes					
Interstate Holidays					
Overseas Holidays					
Other					
Other					
Totals					
Divided by Weeks					
Total Per Week					

Fixed Expenses

Housing	Weekly	Fortnightly	Monthly	Quarterly	Yearly
Mortgage					
Rent					
Electricity					
Water					
Gas					
Rates					
Home & Contents Insurance					
Strata Fees					
Maintenance					
Cleaner					
Totals					
Divided into weeks					
Total Per Week					

Health	Weekly	Fortnightly	Monthly	Quarterly	Yearly
Private Health Insurance					
GP					
Medication					
Dental					
Physio					
Psychologist					
Masseuse					
Gym Memberships					
Other Health Costs					
Totals					
Divided into weeks					
Total Per Week					

Subscriptions and Misc.	Weekly	Fortnightly	Monthly	Quarterly	Yearly
Home Phone					
Mobile					
Internet					
Subscriptions					
School Fees					
Education Costs					
Child Care					
Pet food					
Vet Bills					
Minimum debt repayments					
Minimum debt repayments					
Totals					
Divided into weeks					
Total Subscriptions & Misc. Per Week					

Transport	Weekly	Fortnightly	Monthly	Quarterly	Yearly
Car Registration					
Car Insurance					
Roadside Assist					
Servicing					
Drivers Licence					
Other transport costs					
Boat Costs					
Motorbike Costs					
Other					
Totals					
Divided into weeks					
Total transport per week					

Investing	Weekly	Fortnightly	Monthly	Quarterly	Yearly
PROPERTY					
Mortgage					
Strata Fees					
Maintenance					
Agent Fees					
Insurance					
Water					
Rates					
OTHER INVESTMENTS					
Share Investing					
Extra Super Contributions					
Totals					
Divided by Weeks					
Total Investments/ Property per week					

INCOME

Total Income Per Week: _____

EXPENSES

Total Spending Money Per Week: _____

Set up an auto transfer for this to go onto a separate card each week. This is your weekly spending money and can be spent on whatever you like.

Total Short Term Savings Per Week: _____

Set up an auto transfer for this to go into a separate account when you get paid. This can be used for Holidays, Clothes, Gifts and other short-term savings.

Total Fixed Expenses Per Week: _____

(Housing + subscriptions + health + Investment property)

This will stay in your main account and will continue to build up until bills are due.

AMOUNT LEFT OVER

Amount left for other savings: _____

This left-over amount can be used to put towards another saving goal, to pay off debt or to even invest. Try and automate this transfer each week.

EMERGENCY FUND

Our emergency fund should contain a minimum of three months' worth of expenses.

Total Spending Money+ Total Short-Term Savings + Total Fixed Expenses= Total Weekly Expenses

_____ + _____ + _____ = _____

Total Weekly Expenses x 12 (number of weeks in three months) = Emergency Fund

_____ x 12 = _____

