

Financial Planning

**\$ IN – ESTIMATE AND KNOW INCOME FROM JANUARY TO DECEMBER
31**

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Cash left over from previous month												
AUSTUDY												
Work												
Parents												
Other												
Other												

TOTAL INCOME FOR MONTH = A

\$ OUT – DETAILS OF PREDICTABLE EXPENSES TO THE NEAREST DOLLAR

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Rent												
Telephone												
Gas/ Electricity												
Food - at home												
Food - eating out												
Entertainment												
Cigarettes/drinks												
Medical/Dental												
Chemist												
Travel												
Car repairs												
Registration/Insurance												
Petrol												
Public transport												
Books etc												
Excursions												
Equipment												
University Fees												
Insurance												
Child care												
Pets												

TOTAL EXPESES FOR MONTH = B

A =

B =

A-B =

CASH IN HAND AT THE END OF THE MONTH

***Special thanks to Community Services**