

Managing your Money



Never seem to have enough Money?

Do you always run out before your next payment?

Does money seem to slip between your fingers?

Has it been ages since you bought something nice for yourself?

If you can relate to this....maybe you would benefit from this money management sheet.

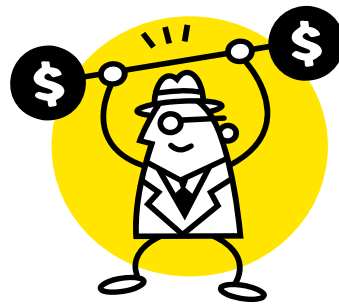
You can use it to work out how much things cost either weekly, fortnightly or monthly.

Income Weekly -

Income Fortnightly -

Income Monthly -

Variable Expenses	Weekly	Fortnightly	Monthly
Groceries			
Lunch/takeaways			
Petrol			
Nappies			
Formula			
Chemist			
Clothes			
Children's needs			
Medical needs			
Your clothing			
Gifts			
Child care			
Other-			
Other-			
Table 1-Sub-total			



Fixed Expense	Weekly	Fortnightly	Monthly
Rent			
Electricity			
Gas			
Telephone			
Mobile Phone			
School fees			
Car running costs			
Other			
Table 2- Subtotal			

Play Money	Weekly	Fortnightly	Monthly
Entertainment			
Cigarettes			
Alcohol			
Other drugs			
Videos			
Magazines			
Sports			
Table 3 Subtotal			

Areas where I can make improvements:

Expenses that will end in time (eg loans)

Things that are out of my control