



YOUR SPENDING ANALYSIS (EXAMPLE CATEGORIES)

STEP 1

Find out your monthly income (can be as a single, couple or family)

TOTAL MONTHLY INCOME (After Tax):

STEP 2

Sort out your current expenses (per month) into the below categories. You can then add both groups up to create a total for your regular expenses and your day-to-day expenses. Finally combine the two totals to give you your monthly spend.

MONTH:

YOUR AIM IS TO HAVE YOUR SPENDING TOTAL TO BE LOWER THAN YOUR MONTHLY INCOME

	REGULAR		DAY-TO-DAY	
ESSENTIAL	Mortgage/Rent		Groceries	
	Utilities		Petrol	
	Car Registration		Etag/Tolls	
	Telephone		Public Transport	
	Internet		Pharmacist	
	Insurance (Personal, Home, Car, Pet, etc.)		Stationary/School Supplies	
	School Fees		Uniform	
	TOTAL		TOTAL	
DISCRETIONARY	Grocery Subscriptions		Taxi/Uber	
	Gym Membership		Clothing (Fashion)	
	Pay TV and Streaming Services Subscriptions		Physio	
			Restaurants/Cafes	
			Coffee	
			Alcohol	
			Takeaway	
			Cinema/Theatre/Concert/Live Entertainment	
	TOTAL		TOTAL	
TOTAL MONTHLY SPEND:				



YOUR SPENDING ANALYSIS (BLANK)

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	REGULAR		DAY-TO-DAY	
ESSENTIAL				
		TOTAL		TOTAL
DISCRETIONARY				
		TOTAL		TOTAL
TOTAL MONTHLY SPEND:				