



# Standard Living Expenses

Expense Category	Description	Weekly	Fortnightly	Monthly	Quarterly	Annual	Total Monthly
<b>1. Childcare</b>	Day Care, After-school/Holiday Care, Nannies	\$	\$	\$	\$	\$	\$
<b>2. Clothing &amp; other personal expenses</b>	Clothing, Footwear, Buy Now/Pay Later Purchases, Cosmetics, Hairdressing, etc	\$	\$	\$	\$	\$	\$
<b>3. Education</b>	Private/Public pre-school/School/Tertiary Fees, Books, Levies, Uniforms	\$	\$	\$	\$	\$	\$
<b>4. Groceries</b>	Typical Supermarket - Food & Toiletries	\$	\$	\$	\$	\$	\$
<b>5. Insurance</b>	Home/Contents/Landlord	\$	\$	\$	\$	\$	\$
	Vehicle (Car, Caravan, Boat, Motorcycle)	\$	\$	\$	\$	\$	\$
	Health Insurance	\$	\$	\$	\$	\$	\$
	Life Insurance	\$	\$	\$	\$	\$	\$
	Income Protection/Other	\$	\$	\$	\$	\$	\$
<b>6. Investment property Expenses (new purchase/existing)</b>	Rates, Body Corp/Strata & Land Tax	\$	\$	\$	\$	\$	\$
	Utilities	\$	\$	\$	\$	\$	\$
	Maintenance	\$	\$	\$	\$	\$	\$
<b>7. Medical &amp; Health</b>	Doctor, Dental, Optical, Massage, Chiro, Pharmaceutical, etc	\$	\$	\$	\$	\$	\$
<b>8. Other</b>	Birthdays, Union Subscriptions, Gifts, etc	\$	\$	\$	\$	\$	\$
<b>9. Owner Occupied Council Rates/Body Corp fees (new purchase/ existing)</b>	Rates, Body Corp/Strata	\$	\$	\$	\$	\$	\$
	Utilities (Renting/Owner)	\$	\$	\$	\$	\$	\$
	Maintenance	\$	\$	\$	\$	\$	\$
<b>10. Recreation &amp; Entertainment</b>	Eating out, Alcohol, Tobacco, Gambling, Social, Holidays, Sport	\$	\$	\$	\$	\$	\$
<b>11. Telephone/Internet/ Media &amp; Music subscriptions</b>	Phone/Internet	\$	\$	\$	\$	\$	\$
	Pay TV/Netflix/Spotify, etc	\$	\$	\$	\$	\$	\$
<b>12. Transportation expenses</b>	Registration	\$	\$	\$	\$	\$	\$
	Petrol & Maintenance	\$	\$	\$	\$	\$	\$
	Tolls/Taxi/Parking/Public Transport	\$	\$	\$	\$	\$	\$

**Grand Total**