

Cashflow Worksheet – Understand where your money goes!

Item Description	Frequency	Amount	Annualised Amount
Income			
Net Salary / Wage			
Bonuses			
Interest Received			
Rental Income			
Dividends			
Allowances			
Other Income			
TOTAL INCOME			A \$
Expenses			
1. Motor Vehicle / Transport			
Registration / Maintenance / Repairs			
Petrol			
Public Transport / Taxis			
Parking			
Other			
Total Motor Vehicle / Transport			a \$
2. Living Expenses			
Rates (council, water, body corporate)			
Utilities (electricity, gas, etc)			
Telephone (fixed line, mobile)			
Internet / Pay TV			
Home Maintenance			
Food / Groceries			
Household Purchases			
Medical / Pharmaceutical			
Clothes / Shoes			
Education / Child Care			
Other			
Total Living Expenses			b \$

Item Description	Frequency	Amount	Annualised Amount
3. Insurance / Superannuation / Investment			
Life / Income Protection / Trauma			
Private Health			
Superannuation			
Investment / Savings Plan			
Home & Contents			
Car Insurance			
Business Insurance			
Landlord / Building			
Other Insurance (boat, trailer, caravan etc)			
Total Insurance / Superannuation / Investment		c	\$
4. Loans / Credit Cards / Store Cards			
Rent / Mortgage Repayments			
Personal Loan Repayments			
Car Loan Repayments			
Credit Card Repayments			
Store Card Repayments			
Other Loan Repayments			
Total Loans / Credits Cards / Store Cards		d	\$
5. Leisure & Entertainment			
Holidays			
Restaurants/Takeaways			
Alcohol &/Cigarettes			
Cinema/Theatre			
Sports/Hobbies/Memberships			
Newspapers/Magazines/Books			
Gifts (Birthdays/Christmas)			
Other			
Total Leisure & Entertainment		e	\$

Item Description	Frequency	Amount	Annualised Amount
6. Taxes / Fees & Charges			
Fees & Duties (bank charges, accounting fees, etc)			
Tax on Investments			
Other			
Total Taxes / Fees & Charges		f	\$
TOTAL EXPENSES		(a + b + c + d + e + f) B	\$
NET ANNUAL EXPECTED CASHFLOW POSITION		[A – B]	\$

Actual v Expected Cashflow Worksheet

Record your weekly actual expenditure against your weekly expected expenditure.
Divide the annualised amount for each item from your cashflow worksheet by 52 to get an expected weekly amount.

Week: _____

Item Description	Expected Amount	Actual Amount	Variance
Income			
Net Salary / Wage			
Bonuses			
Interest Received			
Rental Income			
Dividends			
Allowances			
Other Income			
TOTAL INCOME	\$	\$	\$
Expenses			
1. Motor Vehicle / Transport			
Registration / Maintenance / Repairs			
Petrol			
Public Transport / Taxis			
Parking			
Other			
Total Motor Vehicle / Transport	\$	\$	\$
2. Living Expenses			
Rates (council, water, body corporate)			
Utilities (electricity, gas, etc)			
Telephone (fixed line, mobile)			
Internet / Pay TV			
Home Maintenance			
Food / Groceries			
Household Purchases			
Medical / Pharmaceutical			

Item Description	Expected Amount	Actual Amount	Variance
Clothes / Shoes			
Education / Child Care			
Other			
Total Living Expenses	\$	\$	\$
3. Insurance / Superannuation / Investment			
Life / Income Protection / Trauma			
Private Health			
Superannuation			
Investment / Savings Plan			
Home & Contents			
Car Insurance			
Business Insurance			
Landlord / Building			
Other Insurance (boat, trailer, caravan etc)			
Total Insurance / Superannuation / Investment	\$	\$	\$
4. Loans / Credit Cards / Store Cards			
Rent / Mortgage Repayments			
Personal Loan Repayments			
Car Loan Repayments			
Credit Card Repayments			
Store Card Repayments			
Other Loan Repayments			
Total Loans / Credits Cards / Store Cards	\$	\$	\$
5. Leisure & Entertainment			
Holidays			
Restaurants/Takeaways			
Alcohol &/Cigarettes			
Cinema/Theatre			
Sports/Hobbies/Memberships			
Newspapers/Magazines/Books			
Gifts (Birthdays/Christmas)			
Other			

Item Description	Expected Amount	Actual Amount	Variance
Total Leisure & Entertainment	\$	\$	\$
6. Taxes / Fees & Charges			
Fees & Duties (bank charges, accounting fees, etc)			
Tax on Investments			
Other			
Total Taxes / Fees & Charges			
TOTAL EXPENSES	\$	\$	\$
NET WEEKLY CASHFLOW POSITION	\$	\$	\$