



Assemble Know Your Numbers

1. Start here – enter your income details and choose the "frequency" from the dropdown box. Ensure the amount entered is the "after tax" amount, meaning the actual amount that is deposited into your bank account. Enter any additional income into the "other income" section.

ASSEMBLE Know your numbers									
Income	Amount	Frequency	Weekly	Fortnightly	Monthly	Quarterly	Annually		
Salary 1 (after tax)	\$ -	Annually	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Salary 2 (after tax)	\$ -	Annually	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other income	\$ -	Annually	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Income			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

2. Next, enter your weekly expenses in the highlighted section. These will add up to your "weekly living expenses" amount, or as we like to call it "food, fuel & fun".

ASSEMBLE Know your numbers									
Income	Amount	Frequency	Weekly	Fortnightly	Monthly	Quarterly	Annually		
Salary 1 (after tax)	\$ -	Annually	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Salary 2 (after tax)	\$ -	Annually	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other income	\$ -	Annually	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Income			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
List of your Current Expenses	Amount	Frequency	Due Date	Weekly	Fortnightly	Monthly	Quarterly	Annually	
Food	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Fuel	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public Transport	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Parking	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dining Out/Social Activities	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Takeaway	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Alcohol/Cigarettes	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Savings	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electricity	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Gas	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

3. Continue to add in all of your remaining expenses, excluding any loan or debt repayments, in the rows below. For each expense, choose which "frequency" these payments occur.

Savings	\$ -	Weekly		\$ -	\$ -	\$ -	\$ -	\$ -
Rent	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Electricity	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Gas	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Water	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Phone	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Internet	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Childcare/Afterschool Care	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Kid's Sports Fees	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
School Fees	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Education Fees	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Health Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Car Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
House & Contents Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Life Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Trauma Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Income Protection Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
TPD Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Car Registration	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Car Service Costs	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Professional Memberships	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Work Related Expenses	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Donations	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Gym	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Memberships	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Gifts	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Hobbies	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Beauty	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Self Care	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Concert Tickets	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Clothing	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Pay TV -Netflix	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Pay TV - Foxtel	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Pay TV - Stan	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Pay TV - Kayo	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Add in own expense	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -

Know Your Numbers

4. You will also see another highlighted section on the right-hand side where you can add the due dates of your ongoing expenses - e.g. If health insurance is due on the 8th of each month.

School Fees	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Education Fees	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Health Insurance	\$ -	Monthly	8th	\$ -	\$ -	\$ -	\$ -	\$ -
Car Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
House & Contents Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Life Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Trauma Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
Income Protection Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -
TPD Insurance	\$ -	Monthly		\$ -	\$ -	\$ -	\$ -	\$ -

5. Complete the details of any "loan/debt repayments" here and choose the "frequency" of the payments.

Loan/Debt Repayments	Amount	Frequency	Weekly	Fortnightly	Monthly	Quarterly	Annually
Car Loan/Lease Payments	\$ -	Weekly	\$ -	\$ -	\$ -	\$ -	\$ -
Personal Loan Payments	\$ -	Weekly	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Property Loan Payments	\$ -	Weekly	\$ -	\$ -	\$ -	\$ -	\$ -
Credit Card Monthly Payment	\$ -	Weekly	\$ -	\$ -	\$ -	\$ -	\$ -
HECS Debt	\$ -	Weekly	\$ -	\$ -	\$ -	\$ -	\$ -
Total Loan/Debt Repayments			\$ -	\$ -	\$ -	\$ -	\$ -

