

OWN

WHAT OF VALUE DO YOU OWN?

Eg: Superannuation = \$45,000

EARN

WHAT INCOME DO YOU RECEIVE?

Eg: Salary pre tax \$80,000 per year / \$60,853 after tax

OWE

HOW MUCH DO YOU OWE?

Eg: NAB Credit Card. Balance \$4,500 Interest Rate 21% min. Repayment \$65/month

SPEND

HOW MUCH DO YOU SPEND?

Eg: Gym Membership \$65/weekly, Groceries \$150/weekly, Car registration \$2,000/ yearly

TIP: Download the Spending Planner worksheet to help identify your expenses