

Expenses	\$	Frequency	Comments
Food & supermarket			
Coffees, lunches, takeaways			
Cigarettes & alcohol			
Entertainment			
Domestic holidays			
Clothing, shoes & accessories			
Hairdressing & grooming			
Phone, Internet & pay TV			
Media streaming & subscription services			
Gifts & celebrations			
Other discretionary expenses			
Pets			
Public education costs			
Private education costs			
Tertiary & vocational education			
Childcare			
Gym fees, sport, other health & wellness			
Private health insurance			
Doctor, dentist, pharmacy, glasses			
Life, trauma, income insurance			
Recreational vehicle running costs			
Essential vehicle running costs			
Public transport, taxis, ride/car share			
Essential vehicle insurance			
Primary residence running costs			
Primary residence body corp			
Secondary residence running costs			
Secondary residence body corp			
Investment property running cost			
Investment property body corp			
Child or spousal maintenance			
Current rent expense			
Ongoing board expense			