

My money plan

Basic needs

What are my basic needs end goals?

Salary R _____
 Other income: R _____
 Total income: R _____

Wealth creation

What are my wealth creation end goals?

Basic needs money goals	Expenses	Fixed/Variable	Actual	Budget	Track
Where can I cut down on my expenses?	Groceries		R	R	R
	Clothing		R	R	R
	Transport – taxi/bus/train		R	R	R
	Transport – fuel		R	R	R
	Rent		R	R	R
	Medical expenses		R	R	R
	School fees		R	R	R
	Bank fees		R	R	R
	Levies		R	R	R
	Rates and taxes		R	R	R
	Bank fees		R	R	R
	Crèche/Aftercare		R	R	R
	Other		R	R	R
	% income I aim to spend on basic needs	%	Total	R	R
		% spent	%	%	%

Track	Budget	Actual	Fixed/Variable	Expenses	Wealth creation, money goals
R	R	R		Bond	Where can I increase my wealth?
R	R	R		Pension fund	
R	R	R		Emergency savings	
R	R	R		Retirement	
R	R	R		Education	
R	R	R		Investments	
R	R	R		Financial goal	
R	R	R		Financial goal	
R	R	R		Financial goal	
R	R	R		Financial goal	
R	R	R		Stokvel	
R	R	R		Other	
R	R	R		Other	
R	R	R		Other	
R	R	R	Total		% income I aim to spend on wealth creation
%	%	%	% spent		

Lifestyle money goals	Expenses	Fixed/ Variable	Actual	Budget	Track	
Where can I cut down on my expenses?	Loan repayment		R	R	R	
	Repay credit card		R	R	R	
	Holidays		R	R	R	
	Entertainment		R	R	R	
	Cellphone		R	R	R	
	TV licence/DStv		R	R	R	
	Family donations		R	R	R	
	Furniture account		R	R	R	
	Clothing account		R	R	R	
	Other		R	R	R	
	Other					
	% income I aim to spend on basic needs	%	Total	R	R	R
			% spent	%	%	%

Track	Budget	Actual	Fixed/Variable	Expenses	Protection money goals	
R	R	R		Medical aid	Where can I increase my protection?	
R	R	R		Life cover		
R	R	R		Funeral cover		
R	R	R		Car insurance		
R	R	R		House insurance		
R	R	R		Household insurance		
R	R	R		Other		
R	R	R		Other		
R	R	R		Other		
R	R	R		Other		
R	R	R		Other		
R	R	R	Total			% income I aim to spend on wealth creation
%	%	%	% spent			

Lifestyle

What are my lifestyle end goals?

Total income: R _____
 Total expenses: R _____
 Income – Expenses = _____
 Money left or shortfall R _____

Protection

What are my financial protection end goals?