

MY SMART SPENDING SYSTEM

Weekly

Monthly

Annually

My income after tax: _____

Now allocate the above amount across the “3 You’s” - basic you, future you and fun you.
(Fill in either the “Weekly or Monthly” column for each category, and multiply by 52 or 12 to total the annual amount.)

BASIC ME	Weekly	Monthly	Annually
Rent/Mortgage			
Bill			
Groceries			
Work - Travel			
Insurance			
Health + Fitness			
TOTAL			

FUTURE ME	Weekly	Monthly	Annually
Savings			
Debt Repayment			
Investing			
Pension			
Learning + Development			
TOTAL			

FUN ME	Weekly	Monthly	Annually
Hobbies			
Entertainment			
Holidays			
Eating out/Drinks			
Non-Work Travel			
TOTAL			

**SALARY
FINANCE**