

Budget Detox of Variable Expenses

Expense	Month	Quarter	Annual	Expense	Month	Quarter	Annual
<u>Services</u>				<u>Lifestyle</u>			
Mobile Phone & Plan				Memberships: Gym			
Power				Sport/Rec Clubs			
Home WiFi (& phone)				Organisations			
Gas				Airlines			
Water				Roadside Assistance			
Body Corp Fee				Subscriptions: Wine			
Council Rates				Fresh food			
Other				News/Magazines			
<u>Health</u>				Apps			
Ambulance cover				Online/Software			
Health Insurance				Internet Security			
Gap Costs				Finance/Accounting			
Doctor/Specialist Fees				Bank Fees			
Treatment				Credit Card Fees			
Medication				Streaming: Movies			
Other				Music			
<u>Education</u>				Other			
Child Care Fees				Entertainment/Fun: Eating Out			
Pre-School Fees				Events			
School Fees				Family Activities			
Other School Costs				Holiday & Travel			
Extra Curricular Activities				Image: Hair			
Kids Different Life Stages				Beauty/Grooming			
Further Education				Clothing			
Courses & Workshops				Gifts & Occasions: Birthdays & Gifts			
Other				Christmas & Gifts			
<u>Protection</u>				Easter & Gifts			
Home Maintenance				Other			
Car Maintenance				Pets: Food			
Life Insurance				Vet Costs			
Home/Contents Insurance				Pet Insurance			
Car Registration				Grooming			
Car Insurance				Medication			
Lenders Mortgage Insurance				Transporting			
Income Protection Insurance				Wear & Tear			