Good Shepherd New Zealand

MY MONEY SNAPSHOT

📝 A quick look at what comes in and what goes out. Fill it in for a week, a fortnight or a month, using rough numbers. It is just for you, so there are no wrong answers.

MY MONEY TABLE

MONEY IN	MONEY OUT	MONEY LEFT OVER
Wages / Salary $	Rent / Mortgage $	
Benefit $	Groceries $	
Other $	Power, water, gas $	
Child support $	Internet and phone $	
	Transport costs $	
	Insurances $	
	Loans - car, personal etc $	
	Subscriptions (Netflix, gym) $	
	Other misc, like takeaways $	**Money left over = total income minus total expenses $**
Total Income $	**Total Expenses $**	

💡 Simple maths: spend 60% of your take-home pay on needs and 30% on wants, and that leaves 10% for savings and debt.

Not enough left over? You are not alone, and free help is available.

Good Shepherd NZ: 0800 969 397 | fwp@goodshepherd.org.nz | goodshepherd.org.nz