

ANNUAL BILL PLANNER

Type of Bill	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
House Repayment/Rent													
Council Rates													
Water Rates													
Electricity/Gas													
Telephone - Home													
Telephone - Mobile													
Home and/or Contents Insurance													
Health and Medical													
Car Registration													
Car Insurance													
Car Servicing													
Education or Professional Fees													
Internet Rental													
Credit Cards													
Store Cards													
Other Loan Repayments*													
Other...													
Other...													
Other...													
Monthly Sub-Total													
Add 10% Safety Margin													
Total Monthly Amount \$													TOTAL YEARLY AMT \$

To calculate the amount you need to put aside for bills each pay, divide the 'total yearly amount' by the number of pay days in a year, eg: \$8,060 divided by 26 = \$310 per pay. So \$310 is the amount you need to deposit to an S2 Special Savings Account each pay to ensure all your bills are met.

* If you have a Teachers Credit Union Loan, you don't need to have this included in your Bill Planner as it will come out of your pay automatically.