

# Money Management

What you don't get taught in school

# Moving Out of Home for the First Time!

## The Costs

- Bills
- The Essentials
- Contents Insurance
- ALL YOUR FOOD

# GAMBLING!



# Top 5 Tips to get the most out of your money

1. Understand  
**WHY** are you  
saving?

2. Know your

**FIXED EXPENSES**

## Accommodation Costs

- Rent
- Mortgage Repayments
- Rates
- Water
- Gas
- Electricity

## Car Costs

- Registration
- Tolls
- Servicing
- Insurance

## Other Bills and Subscriptions

- Mobile
- Internet
- Netflix
- Spotify

## Health Costs

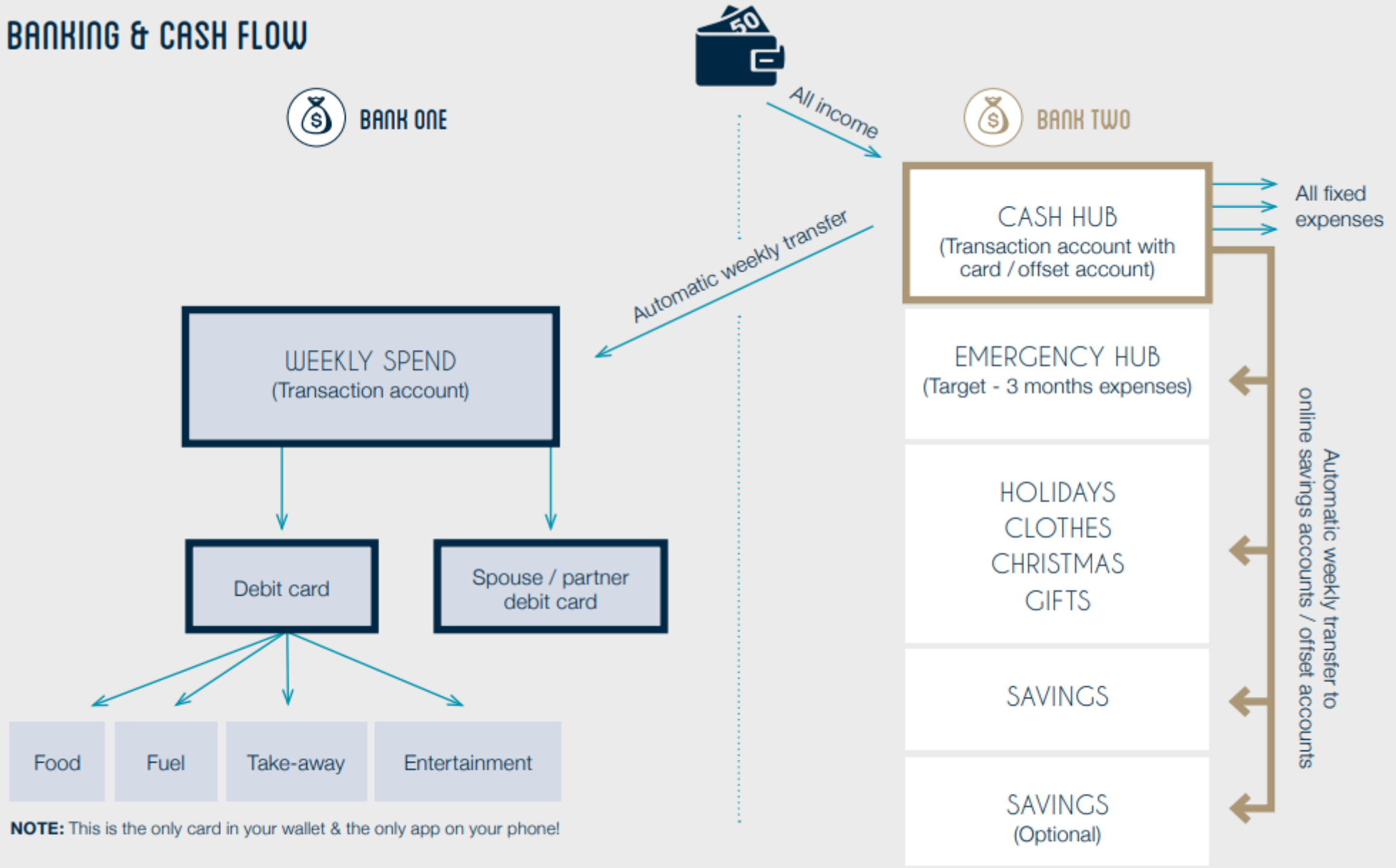
- Private Health
- Dental
- Gym Membership
- Footy Subs

# 3. Automate your savings



4. Give yourself  
weekly spending  
money to blow  
on whatever  
you want

# BANKING & CASH FLOW



**NOTE:** This is the only card in your wallet & the only app on your phone!

**NOTE:** These bank/s apps will not be on your phone and cash hub card not in your wallet.

# 5. Be consistent



Questions?