

# INCOME



Source of income:

- Work
- Family
- Centrelink

# EXPENSES – essential and non-essential



**House rent**  
Essential or Non-essential



**Utilities**  
Essential or Non-essential



**Mobile Phone**  
Essential or Non-essential



**Food/groceries**  
Essential or Non-essential



**Transportation / Opal**  
Essential or Non-essential



### **Clothing**

Essential or Non-essential



### **School items**

Essential or Non-essential



### **Entertainment**

Essential or Non-essential



### **Baby items**

Essential or Non-essential

### **Discussion:**

1. Discuss which expenses are essential and which ones are not. Give explanation.
2. Is it difficult to decide whether something is important or not? Why?
3. What other expenses do you think are essential? Why?
4. What are other non-essential expenses that you often use your income on? Why do you think you spend money on these items?