

INCOME



Source of income:

- Work
- Family
- Centrelink

EXPENSES – essential and non-essential



House rent

Essential or Non-essential



Utilities

Essential or Non-essential



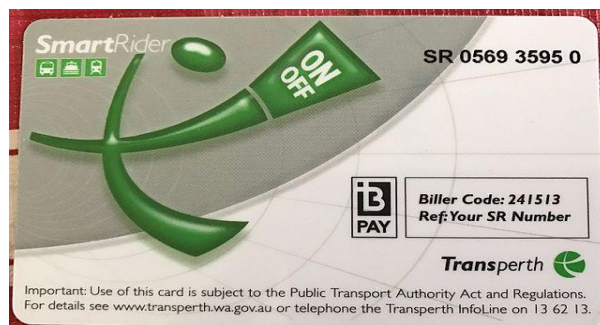
Mobile Phone

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?