



# WELFARE FUND

– RULES –

Version 2 – Final for Distribution

**WESTERN AUSTRALIAN VOLUNTEER FIRE AND RESCUE SERVICES ASSOCIATION  
(WAVFRSA) WELFARE FUND**

– RULES –

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## **RULES**

(Adopted 30<sup>th</sup> July 2011)

### **1. Name**

Western Australian Volunteer Fire and Rescue Services Association (WAVFRSA) Welfare Fund (hereinafter referred to as the Fund).

### **2. Aim / Purpose**

To provide welfare grants, on a needs assessed basis, that may assist in alleviating severe financial stress on Volunteer Fire and Rescue Service members, past members and their dependants.

To seek external opportunities to increase the Fund. The opportunities should be in addition to Brigade contributions.

### **3. DEFINITIONS**

In these Rules, unless the contrary intention appears –

**"Association"** means Western Australian Volunteer Fire & Rescue Services Association (WAVFRSA);

**"Executive"** means the Executive of Western Australian Volunteer Fire & Rescue Services Association elected in accordance with the WAVFRSA Inc. Constitution;

**"Annual General Meeting"** means the Association's Annual Meeting of Members convened in accordance with the WAVFRSA Inc. Constitution;

**"Executive Member"** means a volunteer member of a fire brigade appointed to the Association Executive in accordance with the WAVFRSA Inc. Constitution;

**"DFES"** means Department Fire and Emergency Services;

**"Member Brigade"** means a financial member of the Association whose annual prescribed rate of brigade welfare fund contribution is current;

**"Financial Year"** means the year ending June 30;

**"General Meeting"** means a general meeting of the Association Executive convened by the President of Association in accordance with the WAVFRSA Inc. Constitution;

**"Registered Volunteer"** means –

- Any person registered with the Department of Fire and Emergency Services as a volunteer member;
- Members of other brigades duly accepted and affiliated with the Western Australian Volunteer Fire and Rescue Services Association (WAVFRSA).

Words or expressions contained in these Rules shall be interpreted in accordance with the provisions of the Interpretation Act 1984 as amended.

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#### **4. THE FUND**

##### **4.1. Committee of Management**

- 4.1.1. The Fund shall be administered by a Committee of Management (hereinafter called the Committee).
- 4.1.2. The Committee shall consist of:
  - Independent Chairperson;
  - DFES Chaplain
  - 3 Elected Association Executive Members
  - Ex-Officio Funds Secretary – to be the Association’s Executive Officer
- 4.1.3. Membership of the Committee will be endorsed by the Association Executive at the Annual General Meeting held each year.
- 4.1.4. No Association Executive member of the Committee shall continue in office upon ceasing to be a member of the Executive of the Association.
- 4.1.5. Any casual vacancy occurring during the normal one year term of office shall be filled by an appointee of the Executive in the case of an elected member for the remainder of that term of office and in the case of an ex-officio member until that office is again filled so that at all times the Committee shall consist of six members.
- 4.1.6. A quorum shall consist of four members.
- 4.1.7. The Independent Chairperson shall Chair the meetings. In the absence of the Independent Chairperson, the members of the meeting will vote for one of those attending to Chair the meeting. In the event of equality of votes, the Chairperson shall have a casting vote.
- 4.1.8. The Committee:-
  - a. Shall submit annually to the Annual General Meeting of the Association a report and balance sheet (duly audited) setting out statistical particulars of welfare grants made since the previous report and showing the financial position of the Fund at the date of the report;
  - b. Shall forward a copy of the above report and balance sheet to every contributing member brigade;
  - c. May remunerate any person for special service performed for the Committee; and
  - d. Perform all such acts as are considered necessary for the proper administration of the Fund.
- 4.1.9. The Fund Secretary shall:-
  - a. Attend all meetings of the Committee and keep accurate minutes of the business conducted;
  - b. Keep proper accounts of all payments into and out of the Fund;
  - c. Keep a proper record of all investments through the maintenance of a register recording all investments, investment movements, progressive balance and interest details;
  - d. Furnish the Committee with such information as may be required;
  - e. Conduct all correspondence;
  - f. For the annual audit of the books of account to furnish the auditor with such information as may be required for the purposes of the audit;
  - g. Receive such remuneration as the Committee may from time to time determine.

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**5. Welfare Fund Contributions**

**5.1. Public Contributions**

5.1.1. The Public are invited to contribute to the Fund.

**5.2. Brigades Contributions**

5.2.1. Brigade welfare fund contributions shall be paid annually.

5.2.2. The annual amount of the brigade welfare fund contribution shall be determined from time to time by the Committee and different amounts for different classes of brigades may be determined.

5.2.3. The annual amount of the brigade welfare fund contribution as determined by the Committee is to be endorsed by the Association at a General meeting of the Executive prior to the distribution of renewal of contribution notices to Brigades.

5.2.4. The Committee shall forward a notice of renewal of the welfare fund contributions to every member brigade. Brigades should endeavour to pay their contribution within thirty (30) days of receiving their notice. The responsibility for renewal shall remain with the Brigade.

5.2.5. No welfare grant shall be paid unless the brigade is a fully financial member of the welfare fund.

**5.3. Receipts**

5.3.1. A receipt in the name of the Fund is to be issued for all contributions, gifts and donations received.

**5.4. Continuity of Membership**

5.4.1. To be eligible to make application for grants on behalf of their members, Brigades must remain financially affiliated with the WAVFRSA Welfare Fund. Brigades that fail to 'remain financial' and lapse their affiliation by failing to pay the annual contribution and subsequently apply to re-join the fund will be ineligible to make an application on behalf of their members for a period of one year from the re-joining of the fund.

**6. Eligibility**

**6.1. Application Process**

6.1.1. Any registered volunteer of a member brigade; any ex-volunteer of a member brigade who was a registered volunteer for not less than twenty years; or the dependant of any such registered volunteer of a member brigade, may be paid out of the Fund a sum or sums of money as a welfare grant as hereinafter provided.

6.1.2. Applications for support are to be submitted in accordance with the Application Process as detailed in Appendix One of this document. The application process will, from time to time, be reviewed and where required amended by the Committee. All changes to the Application Process must be subsequently approved at a General Meeting of the Association Executive.

6.1.3. All applications will be totally confidential and are to be processed with the utmost discretion.

6.1.4. All applications for a welfare grant shall be determined by the Committee of Management and every such determination shall be final and without appeal (refer 7.1).

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## **7. Grant Determination**

### **7.1. Ruling**

- 7.1.1. The Committee shall determine at its discretion on the merits of the case:–
- a. Whether to make a grant or not to make a grant;
  - b. The amount of the grant (which shall not exceed a maximum amount as determined). The maximum grant amount will be determined by the Committee and endorsed by the Association Executive at a General Meeting of the Executive;
  - c. Payment of an amount in excess of the maximum amount would need to be referred to and approved by the Executive;
  - d. Support may be in the form of goods and services, financed by the fund and/or arranged by the Fund Secretary, as opposed to cash grant;
  - e. The Committee may request further information or supporting evidence which may require the application to be resubmitted;
  - f. The time at which the grant or any part of the grant shall be paid.
- 7.1.2. The ruling of the Committee shall be final and without appeal. The Committee is not required to provide an explanation for its ruling.
- 7.1.3. Notification and Payment:-
- a. The Fund Secretary will, immediately following the Committee meeting, notify each applicants' Brigade Secretary of the Committee's decision;
  - b. A grant or any part of a grant shall be forwarded for payment to the Secretary of the Brigade. Where both the Fund Secretary and Brigade Secretary have agreed, payments may be made directly from the fund to a service provider on behalf a fund beneficiary.
  - c. The Brigade Secretary is to obtain an acknowledgement of receipt from the beneficiary of the grant and forward it to the Secretary of the Fund.

## **8. Fund management**

### **8.1. Banking**

- 8.1.1. The Committee shall appoint bankers to the Fund and may at any time dismiss the bankers and appoint other bankers.
- 8.1.2. All monies received shall be paid into a current account from which payments shall be made by cheque on the signatures of any two members of the Committee, or by electronic means (as long as the signatory restrictions can be met – i.e. two persons to approve all payments) as approved by the Committee.

### **8.2. Investments**

- 8.2.1. The Committee may invest the monies of the Fund as approved by the Executive and in accordance with Clause 8.2.2 for such term of time as it determines.
- 8.2.2. Funds may only be invested with (or guaranteed by) a bank or a State or the Commonwealth Government and should comply with the rules of investment described in the Financial Management Act 2006 and the Trustees Act 1962.

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- 8.2.3. An investment register is to be maintained to record investment movements, progressive balance and interest details.
- 8.2.4. A reconciled statement sighted and endorsed by the Independent Chairperson, or in their absence, a member of the Committee, of all Bank accounts and Investments is to be presented to each Executive meeting, other than the Annual General Meeting.

**8.3. Audit**

- 8.3.1. The Committee shall annually appoint an auditor who shall –
- a. Examine the books and accounts of the Fund and see that they are properly kept;
  - b. Examine the securities and be satisfied that all money and securities are in safe keeping;  
and
  - c. Present a certificate of audit
- 8.3.2. The auditor shall be entitled to receive such remuneration as the Committee may from time to time determine.

**8.4. Non Profit Clause:**

- 8.4.1. The assets and income of the organisation shall be applied solely in furtherance of its above mentioned objects and no portion shall be distributed directly or indirectly to the members of the organisation except as bona fide compensation for services rendered or expenses incurred on behalf of the organisation.

**9. Dissolution**

**9.1. Winding up the Association**

- 9.1.1. If upon the winding up of the Association (and therefore the Fund), there remains after satisfaction of all its debts and liabilities, any property whatsoever, the same shall not be paid or distributed amongst the members or former members, but shall be given or transferred to another Association incorporated under the Act which has similar objects and which is approved by the Commissioner of Taxation as a public benevolent institution to which income tax deductible gifts can be made and which Association shall be determined by resolution of the Members.

The Rules of the Fund shall not be altered in any way except by a majority vote at a properly constituted annual general meeting of the Volunteer Fire and Rescue Services Association (WA) and after not less than two months' notice of the particulars of the proposed amendments, omissions or additions has been forwarded to each member brigade. The Australian Taxation Office (ATO) is to be notified of any change to the Rules of the Fund.

Adopted the 30th day of July 2011



Association President

WAVFRSA Executive officer

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## **Appendix One – Principles for Awarding Payments**

### **1.0 Scope**

The WAVFRSA Welfare Fund Committee of Management has sought to detail the processes and principles by which this and future Committee's execute their responsibilities in making fair and equitable determinations for each welfare fund application received.

This document sets out to encourage discussion and provide a foundation for the establishment of endorsed principles and procedures in making financial and benefit payments in accordance with the Welfare Fund Rules.

### **2.0 Procedures**

- i. All claims are considered by all Committee of Management (hereafter the Committee) members will be by teleconference or at a duly constituted meeting of the Welfare Fund Committee of Management within 14 calendar days of official receipt of any application by mail.
- ii. The Committee may require the Fund Secretary to obtain further information from the member brigade or the applicant in order to fully process and consider any application.
- iii. The Fund Secretary must receive approval to process any payments by all members of the Committee either by telephone, email or other means.
- iv. In the event that two or more members of the Committee are unavailable, the Fund Secretary will seek the direction of the WAVFRSA President and WAVFRSA Executive Officer to proceed.
- v. The Fund Secretary will maintain a register in confidence of all decisions of Committee members for every application.
- vi. No specific details of claims will be reported or disseminated by the Fund Secretary/ except for general reporting and activity information available to the Committee and the WAVFRSA Executive.

### **3.0 Guiding Principles for the Committee in deliberating on claims**

- a) No claims for reimbursement for lost wages will be considered as a result of the claimant seeking reimbursement of lost wages as a result of performing volunteer activities with DFES.
- b) Each claim will be determined on its merits, however, as a guide:
  - i. Claimants that have demonstrated steps towards developing a financial plan to recover their situation will be supported with a 50/50 cost support in continuing financial counselling if attempts to secure free counselling is not successful;
  - ii. Claimants that can demonstrate changes to their circumstances to provide a recovery plan may receive a payment or part payment to cover their immediate 'in arrears' accounts, particularly for household and business related utility services, municipal rates and costs associated with meeting mortgage or rental housing demands;
  - iii. Claims for services as a result of personal injury will only be considered for that portion not covered by statutory coverage, Workers Compensation or insurance;
  - iv. Claimants that have suffered hardship as a result of loss of employment will only be considered for accounts that are in arrears after a 90 day period has expired following the loss of employment;
  - v. The Fund Secretary may be requested to negotiate directly with a service supplier or debtor to achieve the best possible financial settlement on behalf of the Fund and the claimant;



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- vi. The Committee may require the claimant to undertake compulsory financial counselling and education as part of the decision of the Committee, and this condition forms part of the decision for anyone grant of monies;
- vii. Claims may not be approved for funds already expended;
- viii. Contributing brigades are WAVFRSA Welfare Fund members, no third party applications will be accepted on behalf of brigade members or other members eligible under the WAVFRSA Welfare Fund Rules;
- ix. Claims that substantially seek to support retraining or career path change will not be considered;

**4.0 Level of Payment Principles**

- a) Full payment for specific accounts WILL NOT be supported when:
  - i. Outstanding accounts and obligations exceed the claimant's financial ability to meet normal ongoing commitments (living beyond one's means);
  - ii. To be used to clear accounts that are for recreational purposes;
  - iii. Motor vehicle expenses where usage is unusually high or is otherwise avoidable;
  - iv. To clear gambling incurred debt;
- b) Full payment up to the notional \$ 5,000 limit MAY BE supported in the following circumstances:
  - i. Imminent loss/disconnection of services from utility and other service providers;
  - ii. Urgent medical expenses where other funds/insurances fail to cover obligations and costs;
  - iii. Urgent interventions for dependent family members as a result of incapacity/illness of the principal earner;
  - iv. Urgent assistance required to keep families housed and nourished in crisis circumstances;
  - v. Contributory provisions as a part of a collaborative support initiative for a claimant (funds pooled with other sources to provide a benefit.)
- c) Partial payments other than those initially sought through any application could include:
  - i. Where the Committee believe some incentive should be offered to a claimant to modify their circumstances to more normal sustainable levels;
  - ii. Where the Committee require the claimant to modify their circumstances and seek assistance from alternative agencies to resolve matters;
  - iii. Where the Committee believe, based on the information available, that the claimant has the financial capacity and asset base to take alternative actions to remedy their current circumstances;
  - iv. Where a claimants expenditure has exceeded capacities and no tangible steps are known to have been taken to modify spending behaviours;
  - v. Where the Fund's payment of full arrears will not significantly remedy the claimants situation, to the extent that foreclosure or recovery of goods is inevitable (alternative support initiatives will be actively explored to better support the claimant);

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## **Appendix Two – Application Process**

Brigade Secretary and/or Claimant request a Welfare Fund Application for Grant form from the Fund Secretary.

Application for Welfare Grant is completed by the Brigade Captain/Officer in Charge and the Brigade Secretary in collaboration with and/or on behalf of the Claimant. Particulars of the case should be clearly described to enable the Committee to make an informed and fair determination.

Applications should include:

- A completed grant application form (See Appendix 3);
- A one-page letter describing:
  - Why funds are being sought;
  - A summary of funds requested including justification (optional);
  - Details of any funding you have received from the Fund or other funds in the past;
  - Any other details that may verify your financial situation.
- Supporting documentation such as Medical Certificates, Bank Statements, witness reports, etc;
- A completed Personal Budget Calculator with as much detail as possible (See Appendix 4);
- Consent of other persons identified.

Completed applications are to be verified and signed by both the Captain/Officer in Charge and the Brigade Secretary. Where the claim is in the name of the Brigade Captain or Secretary another Officer of the brigade will be required to verify and sign the application.

Verified applications along with all supporting documentation are to be forwarded to the Fund Secretary by the Brigade Secretary. Where the claim is in the name of the Brigade Secretary another Officer of the brigade may submit the application on the Brigade Secretaries behalf.

The Fund Secretary will review the application and, if required, may seek from the Brigade Captain/OIC and/or Brigade Secretary further clarification and/or information in regards to the claim to assist the Committee in its deliberations.

The Fund Secretary will on-forward the fully completed application with all supporting documentation to the Welfare Fund Committee of Management for due consideration.

The Committee considers all applications to determine whether the application fits the purposes of the Fund. It reserves its discretion to decline to grant payment. It is the policy of the Fund not to provide reasons for declining an application.

The Committee may from time to time modify the procedure that it requests applicants to follow when making applications.

If personal information relates to another person it must only be provided if the consent of that person has been obtained.

If supplied documents are to be returned, please include a self-addressed envelope for return of the items.

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## Appendix Three – Application Form

---

Name (applicant):

---

Address:

---

Town: Postcode:

---

Phone: Mobile:

---

Email:

---

Dependant Details (Incl. Name, Age and Relationship):

- 1.
- 2.
- 3.
- 4.

---

Date of Birth:

---

Brigade: FESA ID#:

---

**REASON FOR APPLICATION**

Please specify the type of support you are seeking from the WAVFRSA Welfare Fund.

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Amount of funding sought (maximum \$5,000): \$ \_\_\_\_\_

---

How will these funds be used?

---

Employment Details:

Applicant:

Partner:

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**Monthly Budget Calculator** – Using "Part 3 -Personal Budget Calculator" to assist please complete the following. The provision of this information will assist in supporting the claim.

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Total Monthly Income	\$	Total Assets	\$
Total Monthly Expenses	\$	Total Liabilities	\$
Income less Expenses (Monthly)	\$	Net Assets less Liabilities	\$

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**Grant Application – Checklist and Declaration**

A one-page letter describing the reason why funds are being sought ATTACHED

Confirmation of income details (eg pay slip, pension statement) ATTACHED

Will the Claimants Brigade be providing additional support Yes  No

- If Yes please provide details \$ \_\_\_\_\_
- Other Support (please detail) \_\_\_\_\_

---

Other Supporting documentation:

- Medical Certificates ATTACHED  N/A
- Bank Statements ATTACHED  N/A
- Witness reports ATTACHED  N/A
- Other (Please itemise):

- 1.
- 2.
- 3.

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\*Consent of other persons identified obtained ATTACHED  N/A

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Captain/OIC Comments/Recommendation

Secretary Comments/Recommendation

Verification We hereby verify that to the best of our knowledge and checks on the case history that the above is a true and fair view of the claimant's circumstances.

BRIGADE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

Captain/OIC \_\_\_\_\_ Signature \_\_\_\_\_ Contact No \_\_\_\_\_  
(Block letters)

Secretary \_\_\_\_\_ Signature \_\_\_\_\_ Contact No \_\_\_\_\_  
(Block letters)

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**Claimant Declaration**

I confirm that the information provided on and/or attached to this application to be true and accurate and that this application for a grant from the Volunteer Welfare has been completed with my full knowledge and consent.

Claimant (Block letters): \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

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**Personal information**

Under the Commonwealth Privacy Act 1988 you are entitled to request access to personal information that you provide to us. Our contact details are set out below.

The information you provide will be used for the purpose of determining the eligibility of the application in accordance with the terms of the Fund.

The information may be provided to members of the Fund Management Committee and/or WAVFRSA Executive. It may also be disclosed to parties who assist in monitoring the provision of The Fund, e.g. auditors, etc. Where a grant from the Fund is made the Applicants Brigade Secretary will be advised of the amount and the identity of the beneficiary.

If we do not receive the information requested, we may be unable to determine the eligibility of the application and therefore be unable to make a grant.

\*We ask that you do not provide personal information relating to another person unless that person has consented to the use of the information for the above purposes and that the person has been made aware of the details provided above. Your confirmation that this has been done is requested above.

Applications (including this application form) to be sent to:

Fund Secretary

WAVFRSA Welfare Fund

PO BOX 2417

High Wycombe WA 6057

OFFICE USE ONLY:

Form received \_\_\_\_\_

Payment of Brigade Affiliation and Fund Contribution checked \_\_\_\_\_

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## Appendix Four – Personal Budget Calculator

Name (applicant): \_\_\_\_\_

As at Date: \_\_\_\_\_

<b>Assets</b>	<b>Estimated Value</b>	<b>Monthly Return/Income**</b>	<b>Total Income</b>
Home	\$	\$	\$
Holiday Home	\$	\$	\$
Rental Property	\$	\$	\$
Other Property	\$	\$	\$
Motor Vehicles:			
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
Boat	\$	\$	\$
Caravan	\$	\$	\$
Other Plant/Equipment	\$	\$	\$
Furniture	\$	\$	\$
Jewellery	\$	\$	\$
Shares	\$	\$	\$
Managed Investments	\$	\$	\$
Term Deposits	\$	\$	\$
Other Bank Accounts	\$	\$	\$
Other Assets	\$	\$	\$
<b>a. Sub-total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
	<b>Claimant</b>	<b>Partner</b>	<b>Total</b>
Wages (Monthly Gross)	\$	\$	\$
Pensions	\$	\$	\$
Other Benefits	\$	\$	\$
Other Income	\$	\$	\$
<b>b. Sub Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>c. Total Income (a + b)</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

\*\* Monthly Income = Estimated 12 months earnings divided by 12

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Liabilities	Estimated Value	Monthly Repayments	Total Expenses
Mortgages	\$	\$	\$
Investment Loans	\$	\$	\$
Personal Loans	\$	\$	\$
Rent/Board	\$	\$	\$
Building Maint/Repair	\$	\$	\$
Vehicles & Equipment			
Maint/Repairs	\$	\$	\$
Fuel	\$	\$	\$
Registration/License	\$	\$	\$
Insurance			
Building/Contents	\$	\$	\$
Vehicles/Equipment	\$	\$	\$
Medical	\$	\$	\$
Life	\$	\$	\$
Other	\$	\$	\$
Utility Costs			
Water	\$	\$	\$
Power	\$	\$	\$
Gas	\$	\$	\$
Rates	\$	\$	\$
Other	\$	\$	\$
Communications (Phone, etc)	\$	\$	\$
Investments – Fees	\$	\$	\$
Medical/Dental/Chemist	\$	\$	\$
Education (Fees, Books, etc)	\$	\$	\$
Food/Clothing	\$	\$	\$
Other Household Costs	\$	\$	\$
Sport	\$	\$	\$
Social/Entertainment	\$	\$	\$
Other Expenses	\$	\$	\$
<b>d. Total Liabilities</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**Summary**

c. Total Assets	\$	Total Income	\$
d. Total Liabilities	\$	Total Expenses	\$
Net Assets Less Liabilities	\$	Income Less Expenses	\$