

Do you know what you are spending your money on?

Plan to get you expenses under control by using this comprehensive budget.

Convert all your income and expense details to monthly amounts.

Section A – Income after tax



- Your after tax income _____
- Partner/spouse after tax income _____
- Pension/benefit _____
- Family payment _____
- Child support received _____
- Board money received _____
- Investment (after tax) _____
- Other income (after tax) _____



TOTAL INCOME FOR SECTION A _____

Section B – Expenses



- | | | | |
|-----------|---|----------|---|
| Housing | Rent _____
1st mortgage _____
2nd mortgage _____
Land rates _____
Water rates _____
House and contents insurance _____
House repairs _____
Strata levies _____
Home contents replacements _____ | Personal | Clothing haircuts _____
Grooming/cosmetics _____
Entertainment _____
Sport _____
Club fees _____
Newspapers and magazines _____
Holidays _____
Gifts _____
Pocket money – children _____
Drinks alcoholic _____
Cigarettes/tobacco _____
Laundry/dry cleaning _____
Gambling/other _____
Donations/other _____
DVDs/videos/movies _____
Postage/films _____
Pool/gardening expenses _____ |
| Education | School fees _____
Uniforms _____
Self education _____
School excursions _____
Tutoring/books _____
Sports/out of school activities _____
Pre-school _____
Child minding _____ | | |

Section B – Expenses

Utilities

Electricity _____

Gas _____

Water _____

Mobile phone _____

Internet and cable TV _____

Food

Groceries _____

Lunches _____

Pet food _____

Take away food/restaurants _____

Transport

Petrol _____

Repairs _____

Registration _____

Fines _____

Insurance _____

License _____

Fares _____

Maintenance

Children _____

Medical

Health insurance _____

Doctor _____

Dentist _____

Chemist _____

Eye care and optometrist _____

Specialists/alternative therapies _____

Pet and vet _____

Other

Superannuation _____

Life/term/income insurance _____

Professional fees _____

Other expenditure _____

Savings _____

Special projects _____

TOTAL EXPENSES
FOR SECTION B _____

Section C –Your loan expenses

Credit cards _____

Personal loans _____

Car loans/hire purchase _____

Store cards/accounts _____

Finance companies _____

Home loans _____

Other debts _____

TOTAL EXPENSES
FOR SECTION C _____

Your after tax income
(from section A)


Less your living expenses
(from section B)

Less your loan expenses
(from section C)


Net Result



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