



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
Education: School fees, Uniforms, Self education, School excursions, Tutoring/books, Sports/out of school activities, Pre-school, Child minding



- 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



Budget Planner

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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