

Do you know what you are spending your money on?

Plan to get your 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	_____
Education	Home contents replacements	_____
	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	_____	

Section B – Expenses

Utilities	Electricity	_____	Maintenance	Children	_____
	Gas	_____			
	Water	_____	Medical	Health insurance	_____
	Mobile phone	_____		Doctor	_____
	Internet and cable TV	_____		Dentist	_____
				Chemist	_____
Food	Groceries	_____		Eye care and optometrist	_____
	Lunches	_____		Specialists/alternative therapies	_____
	Pet food	_____		Pet and vet	_____
	Take away food/restaurants	_____	Other	Superannuation	_____
Transport	Petrol	_____		Life/term/income insurance	_____
	Repairs	_____		Professional fees	_____
	Registration	_____		Other expenditure	_____
	Fines	_____		Savings	_____
	Insurance	_____		Special projects	_____
	License	_____			
	Fares	_____			

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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