

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	_____
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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

