

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



- | | |
|--|--|
| <p>Housing</p> <ul style="list-style-type: none"> Rent _____ 1st mortgage _____ 2nd mortgage _____ Land rates _____ Water rates _____ House and contents insurance _____ House repairs _____ Strata levies _____ Home contents replacements _____ <p>Education</p> <ul style="list-style-type: none"> School fees _____ Uniforms _____ Self education _____ School excursions _____ Tutoring/books _____ Sports/out of school activities _____ Pre-school _____ Child minding _____ | <p>Personal</p> <ul style="list-style-type: none"> 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	_____
	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

