

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

\$