

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) _____



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| TOTAL INCOME FOR SECTION A _____ |
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Section B – Expenses



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|-----------|---|----------|---|
| 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

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|-----------|----------------------------|-------|
| 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 | _____ |

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| Maintenance | Children | _____ |
| | Medical | _____ |
| | Health insurance | _____ |
| | Doctor | _____ |
| | Dentist | _____ |
| Other | Chemist | _____ |
| | Eye care and optometrist | _____ |
| | Specialists/alternative therapies | _____ |
| | Pet and vet | _____ |
| Other | Superannuation | _____ |
| | Life/term/income insurance | _____ |
| | Professional fees | _____ |
| | Other expenditure | _____ |
| | Savings | _____ |
| | Special projects | _____ |


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| TOTAL EXPENSES FOR SECTION B | _____ |
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Section C – Your loan expenses

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| Credit cards | _____ |
| Personal loans | _____ |
| Car loans/hire purchase | _____ |
| Store cards/accounts | _____ |
| Finance companies | _____ |
| Home loans | _____ |
| Other debts | _____ |


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| TOTAL EXPENSES FOR SECTION C | _____ |
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Your after tax income
(from section A)

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Less your living expenses
(from section B)

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Less your loan expenses
(from section C)

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Net Result

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