

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 _____
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	_____
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



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