

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	_____
	Health insurance	_____
Medical	Doctor	_____
	Dentist	_____
	Chemist	_____
	Eye care and optometrist	_____
	Specialists/alternative therapies	_____
Other	Pet and vet	_____
	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)


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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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