

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 _____

Education

School fees _____
 Uniforms _____
 Self education _____
 School excursions _____
 Tutoring/books _____
 Sports/out of school activities _____
 Pre-school _____
 Child minding _____



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 _____

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

\$