

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

\$