

## 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<br>FOR SECTION A | _____ |
|-------------------------------|-------|

### 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**

 .....