

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

\_\_\_\_\_

**Section B – Expenses**



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

\$ .....