

**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) \_\_\_\_\_



<p>TOTAL INCOME FOR SECTION A _____</p>
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**Section B – Expenses**



- |           |   |          |   |
|-----------|---|----------|---|
| Housing   | <ul style="list-style-type: none"> <li>Rent _____</li> <li>1st mortgage _____</li> <li>2nd mortgage _____</li> <li>Land rates _____</li> <li>Water rates _____</li> <li>House and contents insurance _____</li> <li>House repairs _____</li> <li>Strata levies _____</li> <li>Home contents replacements _____</li> </ul> | Personal | <ul style="list-style-type: none"> <li>Clothing haircuts _____</li> <li>Grooming/cosmetics _____</li> <li>Entertainment _____</li> <li>Sport _____</li> <li>Club fees _____</li> <li>Newspapers and magazines _____</li> <li>Holidays _____</li> <li>Gifts _____</li> <li>Pocket money – children _____</li> <li>Drinks alcoholic _____</li> <li>Cigarettes/tobacco _____</li> <li>Laundry/dry cleaning _____</li> <li>Gambling/other _____</li> <li>Donations/other _____</li> <li>DVDs/videos/movies _____</li> <li>Postage/films _____</li> <li>Pool/gardening expenses _____</li> </ul> |
| Education | <ul style="list-style-type: none"> <li>School fees _____</li> <li>Uniforms _____</li> <li>Self education _____</li> <li>School excursions _____</li> <li>Tutoring/books _____</li> <li>Sports/out of school activities _____</li> <li>Pre-school _____</li> <li>Child minding _____</li> </ul>                            |          |   |

**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**

\$ .....

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\$ .....

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\$ .....

=

\$ .....