



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



**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	_____
Other	Pet and vet	_____
	Superannuation	_____
	Life/term/income insurance	_____
	Professional fees	_____
	Other expenditure	_____
	Savings	_____
	Special projects	_____

<b>TOTAL EXPENSES FOR SECTION B</b>	_____
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## Section C – Your loan expenses

Credit cards	_____
Personal loans	_____
Car loans/hire purchase	_____
Store cards/accounts	_____
Finance companies	_____
Home loans	_____
Other debts	_____

<b>TOTAL EXPENSES FOR SECTION C</b>	_____
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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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