

# Budget Planner

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 \_\_\_\_\_
- Dividends / investment income received \_\_\_\_\_
- Investment (after tax) \_\_\_\_\_
- Other income (after tax) \_\_\_\_\_

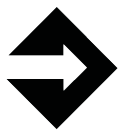


<b>TOTAL INCOME FOR SECTION A</b>	_____
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**Section B – Expenses**



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| <p><b>Housing</b></p> <ul style="list-style-type: none"> <li>Rent _____</li> <li>1st mortgage _____</li> <li>2nd mortgage _____</li> <li>Council rates _____</li> <li>Water rates _____</li> <li>House repairs _____</li> <li>Strata levies _____</li> <li>Home contents replacements _____</li> </ul> <p><b>Education</b></p> <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> | <p><b>Personal</b></p> <ul style="list-style-type: none"> <li>Clothing _____</li> <li>Hairdressing/cosmetics _____</li> <li>Entertainment _____</li> <li>Sport _____</li> <li>Gym / 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>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> |
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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	_____
	Toll fees	_____
	Insurance	_____
	Public transport	_____
		_____
		_____

Maintenance	Children	_____
Medical	Health insurance	_____
	Doctor	_____
	Dentist	_____
	Pharmaceutical	_____
	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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