

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	_____	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	_____



Budget Planner

Section B – Expenses

Utilities	Electricity	_____	Maintenance	Children	_____
	Gas	_____	Medical	Health insurance	_____
	Water	_____		Doctor	_____
	Mobile phone	_____		Dentist	_____
	Internet and cable TV	_____		Chemist	_____
Food	Groceries	_____		Eye care and optometrist	_____
	Lunches	_____	Specialists/alternative therapies	_____	
	Pet food	_____	Pet and vet	_____	
	Take away food/restaurants	_____	Other	Superannuation	_____
	Transport	Petrol		_____	Life/term/income insurance
Repairs		_____		Professional fees	_____
Registration		_____		Other expenditure	_____
Fines		_____		Savings	_____
Insurance		_____	Special projects	_____	
License		_____			
Fares		_____			

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

\$

—

\$

—

\$

=

\$

P: 1300 65 66 00

F: 02 9791 6884

www.mortgage-providers.com.au