

# 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 \_\_\_\_\_  
 Board money received \_\_\_\_\_  
 Investment (after tax) \_\_\_\_\_  
 Other income (after tax) \_\_\_\_\_



TOTAL INCOME FOR SECTION A _____
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## 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 \_\_\_\_\_



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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**

\$ .....