

Budget

Months:

Item	Budget	Actual Expenditure												
	Allowed	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13

- Notes:**
1. State the allowed budget in a logical format eg. \$/week for weekly expenses such as groceries, and \$/month for monthly expenses such as phone bills.
 2. Include debt repayment and money to savings as per your saving plan.
 3. As you update your budget every week with the actual expenditure, highlight any amounts that have gone over your budget and work out WHY.

Income

Source	Amount per ...					
	week	fortnight	Month	quarter	half year	annum
Your Net Salary (after tax)						
Your Partner's net salary (after tax)						
Income from investments (after tax):						
Dividends from shares						
Rental property						
Interest						
Other						
Other						
Government allowance or pension						
Child support						
Other						
Total Income (after tax)						

Expenses

Source	Expense per ...					
	week	fortnight	month	quarter	half year	annum
Household Expenses						
Rent						
Rates						
Body Corporate Fees						
Electricity						
Gas						
Water						
Landline phone and internet						
Mobile Phone						
Furniture/ Appliance - rental						
Furniture/ Appliance - purchase						
Maintenance						
Cable TV						
Cleaning						
Gardener						
Groceries						
Other ...						
Other ...						
Other ...						
Sub Total						
Loan Repayments						
Mortgage						
Car Loan or lease						
Personal Loans						
HECS/ HELP						
Credit Cards						
Lay-by						
Other ...						
Other ...						
Other ...						
Sub Total						
Transport						
Registration (all vehicles)						
Services and maintenance						
Fuel						
Public transport						
Parking						
Other ...						
Other ...						
Sub Total						
Insurances						
House and contents						
Car						
Life						
Salary Continuance						
Health						
Funeral Plan						
Other ...						
Other ...						
Sub Total						

Expenses

Source	Expense per ...					
	week	fortnight	month	quarter	half year	annum
Family						
Education:						
School fees						
Tutoring and Extra Curricula activities						
TAFE/ University fees						
Uniforms and books						
Excursions						
Health:						
Doctors						
Dentist						
Medications						
Other						
Child care						
Child support payments						
Pet care and food						
Other ...						
Other ...						
Other ...						
Sub Total						
Savings and Investments						
To savings account						
To managed fund						
Voluntary superannuation contribution						
Other ...						
Other ...						
Other ...						
Sub Total						
Entertainment and Extras						
Clothes and shoes						
Hair and beauty						
Gifts						
Donations						
Sports and gym memberships						
Hobbies						
Takeaways, cafes and restaurants						
Magazine and newspapers						
Subscriptions and memberships						
Movies						
Holidays						
Alcohol						
Cigarettes						
Gambling						
Other ...						
Other ...						
Sub Total						
Total Expenses						

Savings Plan

What is your savings Goal?	Why do you want to achieve this goal?	Target date to achieve goal	How much is needed?	How much is this per week?
<i>Rainy day savings</i>				
<i>Big Bill Savings</i>				
<i>Sunny day savings</i>				
<i>Early Debt Reduction Plan</i>				

Assets and Investments

Summary

Assets	Value	Liability (how much you owe)
Property		
Vehicles		
Furniture and Personal effects		
Shares		
Accumulated Superannuation		
Accumulated Savings		
Managed fund		
Other ...		
Other ...		
Other ...		
Total		
Total Assets less Liabilities		

Asset Stocktake

Vehicles

Vehicle - make, model and year	Value to replace	Resale value

Asset Stocktake

Property

Property	Value to replace	Resale value

Furniture and Personal Effects	Value to replace	Resale value
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Asset Stocktake**Shares**

Shares - type and number held	Share Value	Normal Return

Asset Stocktake**Managed Funds**

Fund	Current Value	Matured Value

Asset Stocktake**Other**

Other Investment (eg superannuation)	Current Value	Matured Value

Protection

Asset Protected	Protection details - policy no., etc	Asset Value	Protected Value	Premiums Paid	Expiry Date
Health - you Health - your partner Health - your family Life - you Life - your partner Salary continuance - you Salary continuance - your partner House and contents (all) Vehicles (all) Will and Testament - you Will - your partner Funeral Plan - you Funeral Plan - your partner Funeral Plan - your family Other...					