



Personal Budget Planner

How to use: choose a time period (e.g. fortnightly or monthly). Type in your regular income and expenses. Remember to use the same time period for income and expenses.

Income	Type of income		Amount received each period		
	Salary or wage (after tax)	\$			
	Bonuses/Commissions	\$			
	Pension or Government allowance	\$			
	Child support or other payments	\$			
	Regular investment income (e.g. interest, dividends or rent)	\$			
	\$				
	\$				
TOTAL INCOME	\$			0.00	

Expenses	Household expenses		Education expenses		
	Rent	\$	School fees	\$	
	Repairs	\$	University/TAFE fees	\$	
	Gas	\$	Tuition	\$	
	Electricity	\$	Books and uniforms	\$	
	Water	\$	Camps/excursions	\$	
	Telephone/mobile	\$		\$	
	Shire Rates	\$		\$	
	Water rates	\$	Sub total	\$	0.00
	Internet	\$	Debt repayments		
	Cable/TV	\$	Mortgage	\$	
	Furniture	\$	Investment loan	\$	
Appliances	\$	Car loan	\$		
Groceries	\$	Credit cards	\$		
Gardening	\$	Personal loans	\$		
Body corporate fees	\$	HECS/HELP payments	\$		
	\$	Store cards	\$		
	\$	Lay-bys	\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
Sub total	\$	0.00	Sub total	\$	0.00

Expenses contd.	Transport expenses		Savings			
	Car registration	\$	Superannuation contributions	\$		
	Parking	\$	Regular savings	\$		
	Fuel	\$	Regular investments	\$		
	Repairs/maintenance	\$		\$		
	Public transport	\$		\$		
		\$		\$		
	Sub total	\$	0.00	Sub total	\$	0.00

Expenses contd.	Personal expenses		Other expenses		
	Clothes and shoes	\$	Child care	\$	
	Hair and beauty	\$	Child support payments	\$	
		\$	Gifts	\$	
	Sub total	\$	0.00	Donations	\$
	Medical expenses		Memberships	\$	
	Doctor	\$	Hobbies and sports	\$	
	Medicines	\$	Subscriptions	\$	
	Dentist	\$	Newspapers and magazines	\$	
		\$	Movies and DVDs	\$	
	Sub total	\$	0.00	Restaurants and takeaway	\$
	Insurance		Alcohol and cigarettes	\$	
Home and contents	\$	Holidays	\$		
Car	\$	Pet food	\$		
Private Health	\$	Other pet costs	\$		
Income protection	\$		\$		
Life	\$		\$		
	\$		\$		
Sub total	\$	0.00	Sub total	\$	0.00
TOTAL EXPENSES				\$	0.00

Net Result	TOTAL INCOME	-	TOTAL EXPENSES	=	NET RESULT
	\$0.00		\$0.00		\$0.00

Enter figures into the white boxes and the planner automatically calculates totals and sub totals. You can also change the income and expense items and add new ones.