

Personal budget planner

Gross income	January	February	March	April	May	June	July	August	September	October	November	December	Annual Total
Salary, fees and bonuses													
Superannuation Pension/Annuity													
Investment income (interest, dividends, etc)													
Government benefits													
Other income													
<b>Total Gross Income (A)</b>													
Expenses	January	February	March	April	May	June	July	August	September	October	November	December	Annual Total
<b>Living expenses</b>													
Rent/mortgage													
Other lease/loan/interest payments													
Home maintenance													
Rates and levies (Council, water, etc)													
Phone(s) (Rental, service and calls)													
Utilities (Electricity, gas, etc)													
Food/groceries/household													
Medical and pharmaceutical													
Clothes, shoes, dry cleaning etc													
Child care/school fees													
Household purchases (eg. appliances)													
Other													
<b>Car/transport</b>													
Registration/maintenance/repair													
Fuel													
Fares													
Other													
<b>Insurance and superannuation</b>													
Home and contents													
Life/income continuation/trauma													
Car/boat/trailer													
Health													
Superannuation													
Business													
Other													
<b>Leisure/entertainment</b>													
Holidays													
Restaurant/theatre, etc													
Sports/hobbies/memberships													
Newspapers/magazines/books/CDs/etc													
Gifts													
Other													
<b>Taxes, fees and charges</b>													
Fees and duties													
Tax on income and investments													
Other													
<b>Total Expenses (B)</b>													
<b>Income minus Expenses (A) - (B)</b>													
<b>The amount I will save for</b>													
Short term (eg. for later months)													
Medium term (eg. time off work)													
Long term (eg. retirement/super)													