

Your Budget Work Sheet

Income	Amount Received Each Period		
Type of Income	\$		
Salary or Wages (after tax)	_____		
Pension or Government allowance	_____		
Child support	_____		
Interest from savings/investments	_____		
Dividends	_____		
Rent	_____		
Other income	_____		
Total Income	_____		
Savings and Expenses			
Regular Savings	_____		
Regular Investments	_____		
Total Savings and Investments	_____		
Household Expenses	\$	Transportation Expense	\$
Rent	_____	Car Registration/Road Licence	_____
Repairs	_____	Parking	_____
Cooking Fuel	_____	Fuel	_____
Electricity	_____	Repairs/Maintenance	_____
Water	_____	Public Transport	_____
Telephone/Mobile	_____	Sub total	_____
Rates	_____		
Internet	_____	Insurance	\$
Cable/TV	_____	Home and Contents	_____
Furniture installments	_____	Car	_____
Appliances	_____	Health	_____
Groceries	_____	Life	_____
Gardening	_____	Others	_____
Sub total	_____	Sub total	_____
Education Expenses	\$	Personal Expenses	\$
School Fees	_____	Clothes, shoes, and accessories	_____
University Fees/Loans	_____	Personal Care	_____
Extra Lessons	_____	Sub total	_____
Books/ Uniform	_____		
Camps/Field Trips	_____	Other Expenses	\$
Sub total	_____	Day Care	_____
		Care for the Elderly	_____
Debt Repayment	\$	Tithes/Offerings	_____
Mortgage	_____	Child Support payments	_____
Car Loan	_____	Gifts	_____
Credit Cards	_____	Donations	_____
Personal loans	_____	Hobbies and Sports	_____
Lay Away/Balance Parcel	_____	Subscriptions	_____
Sub total	_____	Newspapers and magazine	_____
		Movies and DVD	_____
Medical Expenses	\$	Restaurants and Takeaway	_____
Doctor	_____	Other Entertainment	_____
Medicine	_____	Vacation	_____
Dentist	_____	Pet Care	_____
Spectacles	_____	Contingencies	_____
Other Medical Expenses	_____	Other Expenses	_____
Sub total	_____	Sub total	_____
Total Savings and Expenses			
Excess Income/(Expenses) ¹			

¹ Excess Income/(Expenses) = Total Income - Total Savings and Expenses

This list is not exhaustive. Please add any other source of income and/or expenses that you are expecting in the period.

Please include an amount to cover unseen expenses which may occur under contingencies.