

# Budget Planner

		Monthly	Annual
<b>Income</b>	Take home pay		
	Interest/Dividends		
	Rent		
	Other (eg. family allowance/child care)		
	<b>Total</b>		
<b>Expenses Residence</b>	Loan, rent or other payments		
	Housing repairs		
	<b>Total</b>		
<b>Utilities</b>	Council rates		
	Water rates		
	Electricity		
	Gas		
	Internet		
	Telephone		
	<b>Total</b>		
<b>Insurance</b>	Home and/or contents insurance		
	Car insurance		
	Life insurance		
	Private health insurance		
	Income protection		
	<b>Total</b>		
<b>Personal</b>	Clothing, hairdressing etc.		
	Sundries		
	<b>Total</b>		
<b>Medical</b>	Dentist		
	Doctor		
	Chemist		
	Vet		
	<b>Total</b>		
<b>Food</b>	<b>Total</b>		
<b>Entertainment</b>	Holidays		
	Sport		
	Eating out/socialising		
	Movies		
	Club memberships		
	Other		
	<b>Total</b>		
<b>Education</b>	Subscriptions		
	Books		
	Fees		
	Tuition		
	Childcare		
	<b>Total</b>		
<b>Gifts</b>	<b>Total</b>		
<b>Financial commitments</b>	Maintenance payments		
	Personal loan repayments		
	Hire Purchase/rental		
	Credit/store cards		
	Superannuation		
	<b>Total</b>		
<b>Travel</b>	Public transport		
	Petrol		
	Registration		
	License		
	Motor association membership		
	<b>Total</b>		
	<b>Total Expenses</b>		
	<b>Monthly income</b>		
	<b>Subtract total monthly expenditure</b>		
	<b>Surplus/deficit</b>		