

# Budgeting Worksheet

	January	February	March	April	May	June
<b>Income</b>						
Wages/Salary						
Wages/Salary						
Interest						
Rent / Dividends						
Other						
Total Income (A)						
<b>Living Expenses: Non-Discretionary</b>						
Tithes						
Rent / mortgage						
Loan(s)						
Lease(s)						
Interest Expenses						
Rates & levies (Council, water etc)						
Home Maintenance						
Phone(s) (rental, service & calls)						
Utilities (Electricity, gas etc)						
Childcare / school fees						
Body Corp / Building Levi's						
Education						
Medical & Pharmaceutical						
Credit Card						
Other						
<b>Living Expenses: Discretionary</b>						
Offerings / Charitable Giving						
Home Improvements						
Food / Groceries / household						
Clothes, shoes, dry cleaning etc.						
Physio/Chiro/Other medical						
Gym membership						
Household purchases (e.g. appliances)						
Hair & Grooming						
Children (e.g. Parties, treats)						
Lessons (e.g. Music, swimming, sport)						
Pet Expenses						
Work Supplies / Costs						
Other						
Other						

	July	August	September	October	November	December	Total	Average
<b>Income</b>								
<b>Living Expenses: Non-Discretionary</b>								
<b>Living Expenses: Discretionary</b>								

# Budgeting Worksheet

	January	February	March	April	May	June
<b>Motor Vehicle &amp; Transport</b>						
Registration /maintenance /repairs						
Petrol / Fuel						
Fares						
Parking						
Other						
Other						
<b>Insurance, Investment &amp; Retirement Savings</b>						
Life / Total & Permanent						
Disablement						
Income Protection / Trauma						
Home & Contents						
Car / Boat / Trailer / Caravan						
Health						
Retirement Savings Contributions						
Investments						
Savings (short-term)						
Financial Planning Fees						
Accounting Fees						
Other						
Other						
<b>Leisure &amp; Entertainment</b>						
Holidays						
Restaurants / Theatre						
Sports / Hobbies / Memberships						
Internet / Software						
Gifts – Birthdays						
Gifts – Christmas						
Gifts – Other (e.g. Anniversary etc.)						
Miscellaneous & Cash Spending						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total Expenses (B)						
Total Income Less Expenses (A-B)						

	July	August	September	October	November	December	Total	Average
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### Motor Vehicle & Transport


### Insurance, Investment & Retirement Savings


### Leisure & Entertainment
