

Budgeting Worksheet



	January	February	March	April	May	June	July	August	September	October	November	December	Total	Average
Income														
Wages/Salary														
Wages/Salary														
Interest														
Rent / Dividends														
Other														
Total Income (A)														
Living Expenses: Non-Discretionary														
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														
Living Expenses: Discretionary														
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														
Motor Vehicle & Transport														
Registration / maintenance / repairs														
Petrol / Fuel														
Fares														
Parking														
Other														
Other														

	January	February	March	April	May	June	July	August	September	October	November	December	Total	Average
Insurance, Investment & Retirement Savings														
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														
Leisure & Entertainment														
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														
Total Expenses (B)														
Total Income Less Expenses (A-B)														