

Your income

Type of income	Amount received each period
Salary or wage (after tax)	\$
Pension or Government allowance	\$
Child support or other payments	\$
Regular interest from bank deposits	\$
Regular income from investments (such as rent from an investment property or distributions from a managed fund)	\$
Other	\$
A: Total income for this period	\$

Regular expenses

Start by filling in your fixed expenses – they are the ones that don't change from period to period such as your rent or loan repayments. Your variable expenses are trickier as they will go up and down. You will need to work out the amount for each period. We've left some blank spaces at the end of each category in case you need to add any other expenses.

Household expenses	
Rent	\$
Repairs	\$
Gas	\$
Electricity	\$
Water	\$
Telephone	\$
Cable/broadband	\$
Furniture	\$
Appliances	\$
Groceries	\$
	\$
	\$
	\$
Transport expenses	
Car	\$
Public transport	\$
Parking	\$
Fuel	\$
Repairs	\$
	\$
	\$
Personal expenses	
Clothes and shoes	\$
Hair and beauty	\$

Education	
School fees	\$
Uni fees	\$
Books and uniforms	\$
Camps and excursions	\$
	\$
	\$
	\$
Other expenses	
Child care	\$
Gifts and donations	\$
Pet care	\$
Hobbies	\$
Sports	\$
Subscriptions	\$
Eating out	\$
	\$
	\$
	\$
Savings	
Personal super contributions	\$
Regular savings account instalments	\$
Regular instalments into investments	\$
Christmas clubs etc	\$
Holiday savings	\$

	\$
	\$
	\$
Medical expenses	
Doctor	\$
Chemist	\$
Dentist	\$
Specialists	\$
	\$
	\$
	\$
Insurance	
Home & contents	\$
Car	\$
Health cover	\$
Income protection	\$
Life	\$
	\$

Money for emergencies	\$
	\$
	\$
	\$
Debt repayments	
Mortgage	\$
Car loan	\$
HECS payments	\$
Credit cards	\$
Personal loan	\$
Store cards	\$
Lay-bys	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
B: Total spending for this period	\$

One last step – are you balanced?

Now that you've completed the income and expenses tables, you can clearly see how much regular income you receive, and where all that money goes over your chosen period. Using the totals (A and B) from each table, subtract your total expenses from your total income:

Your total income		Your total expenses		Your net result
	-		=	\$
<div style="border: 1px solid black; width: 200px; height: 40px;"></div>		<div style="border: 1px solid black; width: 200px; height: 40px;"></div>		<div style="border: 1px solid black; width: 150px; height: 40px;"></div>