# Home budget – expenses and income

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **EXPENSES:** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** | **Annual Total** |
| Car services + tyres |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Car registration + pink slip |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Car green slip insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Car comprehensive insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Car petrol |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NRMA membership |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mortgage repayments |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Home building insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Home contents insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Electricity |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rates |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Water |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Home telephone |  |  |  |  |  |  |  |  |  |  |  |  |  |
| John's mobile phone |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mary's mobile phone |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ADSL - internet |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Private Health insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Medical/dental extras |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Groceries/food |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Train ticket - John's |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Entertainment/takeaway etc |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Clothing |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Credit card payments |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| **Total expenses/month** |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total expenses/week** |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **INCOME:** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Avg Net pays/week (after tax)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Net pays/month (after tax)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Surplus (remainder)/month** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Average surplus /week** |  |  |  |  |  |  |  |  |  |  |  |  |  |