# Home budget – expenses and income

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| **EXPENSES:** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** | **Annual Total** |
| Car service + tyres |  |  |  | $300 |  |  | $500 |  |  | $400 |  |  | $1,200 |
| Car registration + pink slip |  |  |  |  | $360 |  |  |  |  |  |  |  | $360 |
| Car green slip insurance |  |  |  |  | $280 |  |  |  |  |  |  |  | $280 |
| Car comprehensive insurance | $70 | $70 | $70 |  |  |  |  |  |  |  |  |  |  |
| Car petrol | $300 | $300 | $300 |  |  |  |  |  |  |  |  |  |  |
| NRMA membership | $125 |  |  |  |  |  |  |  |  |  |  |  | $125 |
| Mortgage repayments | $2,500 | $2,500 | $2,500 |  |  |  |  |  |  |  |  |  |  |
| Home building insurance | $55 | $55 | $55 |  |  |  |  |  |  |  |  |  |  |
| Home contents insurance | $30 | $30 | $30 |  |  |  |  |  |  |  |  |  |  |
| Electricity | $140 | $140 | $140 |  |  |  |  |  |  |  |  |  |  |
| Rates | $130 | $130 | $130 |  |  |  |  |  |  |  |  |  |  |
| Water | $15 | $15 | $15 |  |  |  |  |  |  |  |  |  |  |
| Home telephone | $45 | $45 | $45 |  |  |  |  |  |  |  |  |  |  |
| John's mobile phone | $40 | $40 | $40 |  |  |  |  |  |  |  |  |  |  |
| Mary's mobile phone | $35 | $35 | $35 |  |  |  |  |  |  |  |  |  |  |
| ADSL - internet | $49 | $49 | $49 |  |  |  |  |  |  |  |  |  |  |
| Private Health insurance | $60 | $60 | $60 |  |  |  |  |  |  |  |  |  |  |
| Medical/dental extras | $70 | $70 | $70 |  |  |  |  |  |  |  |  |  |  |
| Groceries/food | $800 | $800 | $800 |  |  |  |  |  |  |  |  |  |  |
| Train ticket - John's | $180 | $180 | $180 |  |  |  |  |  |  |  |  |  |  |
| Entertainment/takeaway etc | $250 | &250 | $250 |  |  |  |  |  |  |  |  |  |  |
| Clothing | ? | ? | ? |  |  |  |  |  |  |  |  |  |  |
| Credit card payments | ? | ? | ? |  |  |  |  |  |  |  |  |  |  |
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| **Total expenses/month** | $4,849 | $4,769 | $4,849 |  |  |  |  |  |  |  |  |  |  |
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| **Total expenses/week** | $1,088 | $1,192 | $1,060 |  |  |  |  |  |  |  |  |  |  |
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| **INCOME:** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Average net pay/week  (after tax)** | $2,000 | $2,000 | $2,000 |  |  |  |  |  |  |  |  |  |  |
| **Net pays/month (after tax)** | $9,000 | $8,000 | $9,000 |  |  |  |  |  |  |  |  |  |  |
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| **Surplus (remainder)/month** | $4,106 | $3,231 | $4,231 |  |  |  |  |  |  |  |  |  |  |
| **Average surplus /week** | $912 | $718 | $940 |  |  |  |  |  |  |  |  |  |  |