WEALTH & SECURITY PLANNERS

Annual Budget

Budgeting can be a difficult task. By completing this month-by-month annual budget sheet, which itemises your family income and expenditure, you will get a clear picture of your spending patterns. A little time spent now can make planning for the future so much easier.

Income (Net)	July	August	September	October	November	December	January	February	March	April	May	June	**Total**
Salary/Wages													
Dividends/Interest													
Other													
Total	$	$	$	$	$	$	$	$	$	$	$	$	$
Expenditure													
Fixed													
Rates – council													
– water													
Insurance – home													
– contents													
Repayments, rent													
Electricity													
Gas													
Oil													
Telephone													
Medical, hospital													
Life insurance – Disability													
Superannuation													
Hire purchase/Lease													
Loan repayments													
School Fees													
Car – repayments													
– registration													
– insurance													
– licence													
Other													
Newspapers, etc													
Subscriptions													
Variable													
Food													
Clothing													
Other													
Fares													
Car maintenance													
Petrol													
House maintenance													
Chemist													
Store accounts													
Other													
Discretionary													
Gifts													
Entertainment													
Sport													
Other													
Holidays													
Sub total	$	$	$	$	$	$	$	$	$	$	$	$	
Add 10% for inflation													
Total	$	$	$	$	$	$	$	$	$	$	$	$	$
Overspent (Adjust from savings)	$	$	$	$	$	$	$	$	$	$	$	$	$
Underspent (Pay to savings)	$	$	$	$	$	$	$	$	$	$	$	$	$