



**Justine Davies, a finance expert and mother of three, offers this simple budget template to record all your income and expenses, either as a monthly or annual figure. She suggests that filling out a budget will help give you control over your family finances.**

**BUDGET**

	MONTHLY	ANNUAL
<b>INCOME</b>		
Salary – Him		
Salary – Her		
Dividends/Interest		
Overtime/Bonus		
Government Benefits		
<b>TOTAL MONEY IN</b>		<b>\$xxx</b>
<b>EXPENSES</b>		
<b>FIXED</b>		
Mortgage/Rent		
Other loan repayments		
Groceries		
Rates		
Insurance – General		
Insurance – Vehicle		
Insurance – Health		
Insurance – Personal		
Electricity		
Gas		
Telephone		
Petrol		
Vehicle Registration		
Vehicle maintenance		
Regular Savings		
<b>REGULAR</b>		
Clothing		
Taxi's/public transport		
Furniture/appliances		
Home maintenance		
Gym/club memberships		
Medical costs		
Vet Fees and pet costs		
Bank Fees		
Education expenses		
Daycare Fees		
Children's hobbies/activities		
Personal Grooming		
<b>DISCRETIONARY</b>		
Bank Fees		
Gifts		
Entertainment		



Hobbies		
Take Away		
Sport		
Holidays		
Donations		
Subscriptions		
Other		
<b>TOTAL MONEY OUT</b>		<b>\$xxx</b>
<b>TOTAL MONEY IN</b>	<b>Less TOTAL MONEY OUT</b>	<b>= NET RESULT</b>
<b>\$xxx</b>	<b>\$xxx</b>	<b>\$xxx</b>