



BUDGET PLANNER

COMBINED INCOME	\$
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MONTHLY EXPENSE ITEMS	AMOUNT PER MONTH
Clothing Allowances	
Entertainment (movies, dinner, sporting etc)	
Hairdressing and Beauty	
Public Transport	
Groceries	
Health Insurance	
Medicines and other Health Costs	
Hobbies & Extracurricular Activities	
Home Maintenance Costs	
Insurance Payments (House, Contents, Car)	
Lunches	
Phone	
Internet	
Pay TV	
Electricity & Gas	
Strata Rates	
Council Rates	
Water Rates	
School Fees and Additional Educational Costs	
Holidays	
Newspapers, magazines, books etc	
Birthday Presents & Other Special Occasions	
Petrol	
Bank Fees	
Other	
TOTAL	\$
SUBTRACT TOTAL EXPENSES FROM TOTAL COMBINED INCOME	\$

Take a look at your expenses...Is the difference sufficient to cover the mortgage repayments? Where can you make cutbacks in your budget?