

Personal Cash Budget

Name _____ Budget Period _____ / _____ / _____ to _____ / _____ / _____

Your Income	\$ Amount per (week / month / fortnight / year)	Annual Income \$	Comments
Salary/wages after tax	[select]		
Salary/wages after tax for partner			
Income from investments eg interest, dividends			
Other income eg stock sales, lease cows			
Working for Families, Child Support, Benefits			
Other			
Other			
Total Income			

Your Expenses	\$ Amount per (week / month / fortnight / year)	Annual Expenses \$	Comments
House rental or rates, home maintenance & repair			
Food - groceries			
Food and drink - dining out, takeaways, drink			
Electricity, gas			
Telephone, mobile phone, internet, tv, sky			
Clothes, shoes, farm gear			
Hair and beauty			
Vehicle - car, bike – petrol, maintenance			
Vehicle - car, bike – WOF, registration, insurance			
Newspapers, magazines, books			
Education and training eg school fees, courses			
Child care, babysitting, housekeeper			
Entertainment - movies, concerts, dvds, magazines			
Leisure - sport, hobbies, gym, pets, music			
Travel, holidays, weekends away			
Gifts and donations			
Healthcare – doctor, dentist, chemist			
Professional fees – eg accountant, lawyer			
Insurance – home, contents, health, etc			
Purchases – household appliances, furniture			
Loan payments – house, car, student, livestock			
Loan payments – HP, credit card, overdraft			
Regular savings			
Kiwi saver			
Other			
Other			
Total Expenses			
Cash Surplus/Deficit			