Templates for
Preparing Your Budget

The following tables can be printed and used to prepare your budget

BRETT GEAPPEN
FINANCIAL SERVICES

Phone	03 6240 7656
Website	www.bgeappenfs.com.au
Address	Suite 7, 2 Bayfield Street
	Rosny Park TAS 7018

Calculating your income

Use this table to record your various types of income

Source	Amount	Time period	Comment

Calculating your monthly income

Use this table to convert your various types of income to a monthly figure

Source	Amount	Time period	Comment
		Monthly	
		Monthly	
		Monthly	
		Monthly	
		Monthly	
		Monthly	
Total		*Monthly*	

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Calculating your cash expenditures for a month

Use this table to record all your cash transactions for a month (print extra pages if required)

Date	Amt added	Amt taken out	Explanation	Balance in wallet

Calculating your spending budget

Use the following table to record your actual spending over the previous 12-month period. You can then print another copy and use that to record your anticipated spending in the coming 12 months.

Item	Per Mth	Per Year
Mortgage		
Council Rates		
Body Corporate/Maintenance		
Household Help		
Home Phone (inc internet)		
Personal Loans		
Life Insurance		
Trauma Insurance		
Income Protection		
Car Registration		
Lease/Loan Repayments		
Children/Dependants Clothing		
School/University Fees		
Allowance		
Groceries		
Entertainment/Restaurants		
Club Membership/Hobbies		
Clothes/Shoes-Personal		
Furniture/Appliances		
Medical/Dental Consultations		
Private Health Insurance		
Pet Costs		
Transport Costs – Taxi – Train		

Item	Per Mth	Per
Rent		
Water		
Electricity		
Gas		
Mobile Phone		
Credit Cards		
Financial Planning		
Accountant		
Solicitor		
Insurance		
Petrol/Repairs/Maintenance		
Other Activities		
Holidays		
Clothes/Shoes-Work Related		
Pharmacy/Prescription		
Subscriptions/Newspapers		
Gifts/Donations		
Lunch/Coffee		
Miscellaneous		
Total		

Profit or loss?

Use this table to compare your budgeted income to your budgeted spending. You can use the table to calculate last year's results and the same table to estimate the coming year's figures.

Last 12 months

Monthly Income			Annual Income	
Monthly Expenditure			Annual Expenditure	
Profit or loss			**Profit or loss**	

Coming 12 months

Monthly Income			Annual Income	
Monthly Expenditure			Annual Expenditure	
Profit or loss			**Profit or loss**	