

# Templates for Preparing Your Budget

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



**Phone**

1800 317 027

**Website**

[www.shanleyfinancial.com.au](http://www.shanleyfinancial.com.au)

**Address**

Suite 107 / 10-16 Kenrick Street  
The Junction NSW 2291

## 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 |
|--------------|--------|----------------|---------|
|              |        | <i>Monthly</i> |         |
|              |        | <i>Monthly</i> |         |
|              |        | <i>Monthly</i> |         |
|              |        | <i>Monthly</i> |         |
|              |        | <i>Monthly</i> |         |
|              |        | <i>Monthly</i> |         |
| <b>Total</b> |        | <i>Monthly</i> |         |

# 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              |         |     |
|                            |         |     |
|                            |         |     |
|                            |         |     |
| <b>Total</b>               |         |     |

# 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        |  |
| Monthly Expenditure   |  |
| <b>Profit or loss</b> |  |

|                       |  |
|-----------------------|--|
| Annual Income         |  |
| Annual Expenditure    |  |
| <b>Profit or loss</b> |  |

## Coming 12 months

|                       |  |
|-----------------------|--|
| Monthly Income        |  |
| Monthly Expenditure   |  |
| <b>Profit or loss</b> |  |

|                       |  |
|-----------------------|--|
| Annual Income         |  |
| Annual Expenditure    |  |
| <b>Profit or loss</b> |  |