



Budget Beyond

Follow this suggested list of expenses to build your own monthly budget and ensure you cover all expenses, including those tricky unpredictable ones.

To Calculate Your Average Monthly Living Expenses:

- If your payments occur Weekly please times by 52 then divide by 12.
- If payments occur Fortnightly times by 26 then divide by 12.
- If your payments occur Quarterly, divide the expense by 3.
- Yearly/Annual expenses are divided by 12.

For ad-hoc and long term expenses please also work out their monthly average.

Cost and occurrence is how much they cost exactly when they occur and how often and/or when they occur.

	Cost + Occurrence	Annual	Monthly Average
Shelter Expenses			
Rent/Mortgage			
Council Rates			
Water Rates			
Home & Contents Insurance			
House Maintenance			
Lawn Mowing			
Pest Control			
	Sub-totals		
Heating Expenses			
Electricity			
Heating/ Gas			
Air Con Maintenance			
Other			
	Sub-totals		

	Cost + Occurrence	Annual	Monthly Average
Health Expenses			
Health Insurance			
Health/Medical Expenses			
Medication/ Pharmacy			
Dental Expenses			
Optical Expenses			
Other			
	Sub-totals		
Finance Expenses			
Bank Fees			
Credit Card Fees			
Accounting Fees			
Employee Expenses (eg Union Fees)			
Other Insurances (eg Life/ Trauma/ TPD)			
Funeral Plan/ Insurance			
IAS and/or Annual Tax Payable			
Budget Beyond Membership			
Loan/Debt Payment 1			
Loan/Debt Payment 2			
Loan/Debt Payment 3			
Investments			
Other			
	Sub-totals		
Education Expenses			
Education Fees			
Child Care/ Kindy			

	Cost + Occurrence	Annual	Monthly Average
Books			
Uniform			
Excursions			
Extra Curricular Activities (eg sport, music lessons)			
Uni/ College/ Tafe			
Sub-totals			
Transport Expenses			
Car Savings/Loan			
Car Maintenance/ Service			
Vehicle Registration			
Car Tyres			
Car Repairs			
Car Insurance			
Insurance Excess			
Public Transport/ Road Tolls/ Parking			
Fuel			
Roadside Assist			
Sub-totals			
Lifestyle Expenses			
Groceries			
Bulk Food & Non-Food Purchases			
Cleaning			
Xmas Expenses (eg Gifts, Holiday, Loss of Income, Food)			
Clothing			
Homewares & Appliances			

	Cost + Occurrence	Annual	Monthly Average
Telephone/ Mobiles			
Gym/ Fitness			
Giving/ Tithes/ Charity			
Holidays			
Birthdays/ Gifts/ Anniversary			
Restaurants, Cafes & Take Away			
Pocket Money/ Cash/ Fun Money			
Gardening			
Pet Responsibilities (Vet, boarding, food)			
Hobbies			
Alcohol			
Cigarettes			
Skin Care & Cosmetics			
Massages & Self Care			
Other			
	Sub-totals		
Entertainment Expenses			
Internet			
Subscriptions (eg Magazines, Software, Spotify, iCloud)			
Entertainment (Cinema, Music, Concerts)			
Austar/ Foxtel, Netflix, iTunes			
Other			
	Sub-totals		

	Cost + Occurrence	Annual	Monthly Average
Ad-hoc and long term needs/ purchases:			
Car			
Computer/ Laptop			
Mobiles			
iPad/ Tablet			
Furniture			
Renovations			
Weddings			
Travel			
Other			
Sub-totals			

Now you have come this far, why don't you total your income and your expenses and see if you are living within your means...

Please list all sources of income below: Include your partners income also if applicable.

Income	Gross \$	Nett \$	Super %	Frequency Paid	Annual Income	Monthly Average
Employment Income 1						
Employment Income 2						
Centrelink/ Family Tax Benefits						
Business Income 1						
Business Income 2						
Investment * Income						
Interest Income						
Other Income						
Income Total:						

* Investment Income: e.g. Rental properties, High Interest Accounts, Bonds, Shares etc

	Annual Income	Less Annual Expenses	Annual Savings (or debt if negative)
Totals			

This is your current savings capacity - or debt if it is negative.

If you are surprised by the results this is often the case when using a credit card, they hide a whole month of expenses to pay in the future instead of using the money you have already earned. Plus it can also be hidden in other ways like tax owing or private portions of business expenses and diminishing savings.

Do you feel like your household expenses have spun out of control? Would you like to work with me to get things back on track? Visit my [‘work with me’ page](#) at budgetbeyond.com.au to find a package which suits you and book in a free introductory call today.