

# Personal Cash Budget



NAME: \_\_\_\_\_ BUDGET PERIOD: \_\_\_\_\_

YOUR INCOME	\$ AMT PER* <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> Y	ANNUAL INCOME \$	COMMENTS
Salary/wages after tax			
Salary/wages after tax for partner			
Income from investments, e.g. interest, dividends			
Working for Families, Child Support, Benefits			
Other			
Other			
<b>TOTAL INCOME</b>			

YOUR EXPENSES	\$ AMT PER* <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> Y	ANNUAL EXPENSES \$	COMMENTS
House rental or rates, home maintenance & repair			
Food and groceries			
Food and drink - dining out, takeaways, drinks			
Electricity, gas			
Telephone, mobile phone, Internet, TV, Sky, etc			
Clothes, shoes, farm gear			
Hair and beauty			
Vehicle - car/bike: petrol, maintenance			
Vehicle - car/bike: WOF, registration, insurance			
Newspapers, magazines, books			
Education and training, e.g. school fees, courses			
Childcare, 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: e.g. 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			
Kiwisaver			
Other			
Other			
<b>TOTAL EXPENSES</b>			
<b>CASH SURPLUS/DEFICIT</b>			

\* WEEK / FORTNIGHT / MONTH / YEAR

