

■ YOUR PERSONAL INCOME & EXPENSES – BUDGET EXPENDITURE PER ANNUM			
INFLEXIBLE	Total \$ p.a.	FLEXIBLE	Total \$ p.a.
Rates		Car running cost - Fuel	
Gas, Electricity		Fares	
Telephone		Food, Liquor, Cigarettes	
Home Insurance		Pharmacy, Dental, Optical	
Repairs, Maintenance		Personal Expenses - eg. Hairdresser	
Rent/Mortgage		Clothing/Footwear/Jewellery	
Superannuation		Sport and Hobbies	
Personal Insurance		Entertainment	
Medical Insurance		Pets: including Vet Fees	
Hire Purchase/Lease		Birthdays/Christmas/Gifts	
Subscription/Fees		Papers & Magazines	
Car/Boat/Trailer		Donations	
Registration		Holidays	
Insurance		Miscellaneous-General Expense	
Maintenance		Other	
School Fees		Other	
Pay TV		Other	
Internet Subscription		Other	
Other		Other	
Other		Other	
TOTAL PER ANNUM (A)	\$	TOTAL PER ANNUM (B)	\$
TOTAL PER WEEK	\$	TOTAL PER WEEK	\$
TOTAL EXPENSES P.A. = A + B = \$ _____ = (C)			

■ INCOME PER ANNUM

Personal	Client 1	Client 2	Non-Personal	Client 1	Client 2
Salary, Wages (gross)			Interest, Dividends		
Salary, Wages (after tax)			Trust Income		
Profit from Business			Rents (Nets)		
Commission Etc.			Centrelink / DVA income		
Allocated Pension			If so, where _____		
Annuity			Other:		
TOTAL INCOME PER ANNUM (D) \$				÷ 52 = \$	
TOTAL INCOME A WEEK					

CASH FLOW PER ANNUM (D - C)

(D) Total Income (after tax) \$ -(C) Total Expenses \$ = Surplus/Shortfall \$ P.A.