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MONTHLY BUDGET WORKSHEET

INCOME

TOTAL INCOME	

FIXED EXPENSES

Home

Rent/Mortgage	
Insurance	
Taxes	
Association Fees	
Other	
Other	
SUBTOTAL	

Transportation

Car Payment 1	
Car Payment 2	
Insurance	
Other	
SUBTOTAL	

Insurance

Health Insurance	
Life Insurance	
Long-Term Insurance	
Other	
SUBTOTAL	

Education

Tuition	
Student Loans	
Other	
SUBTOTAL	



1

Write down your salary and the deductions your work takes off.

2

Identify the amount you have left after deductions.

3

List all your expenses: bills, groceries, utilities, etc. and do your best to categorize them as fixed or variable.

4

Identify the amount you are paying towards debt (e.g. for credit cards, accounts, loans, etc.).

5

Add all your expenses together to get a total.

6

Minus your expenses from your salary to get the total you have left for the month.

7

Your budget doesn't stop at a final amount. Once you get to this step, it's important to look at your previous spending and see where you can make small changes. It's important to give yourself a little extra money for savings or insurance. It's never too late to start saving! If you have any questions, please contact your financial advisor. They will help you find the best way to manage your money and reach your goals.

Money to:

April 2018

Salary (before deductions):	\$20,000
Tax/PAYE:	\$2,700
Provident fund:	\$500
UBF:	\$500
Salary (after deductions):	\$16,500
Expenses:	
Medical Aid/Hospital plan:	\$1,200
Groceries:	\$3,000
Utilities (elec., water):	\$750
School fees (if child):	\$1,000
Insurance (house and car):	\$800
Rent:	\$4,000
Other (clothing, family outings):	\$500
Banking costs and admin:	\$500
Debt repayments:	\$2,500
Subtotal of Expenses:	\$15,950
Total left for the month:	\$550

Get access to your full credit report online at www.creditmatters.co.za. You can also get a free credit report from the National Credit Regulator (NCR) as well as your bank.

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Budgeting in this way is vital for small businesses as it can pinpoint any difficulties you might be having. It should be reviewed at least monthly. Costs - typically, your business will have three kinds of costs: fixed costs - items such as rent, salaries and financing costs; Introduction: Budgeting Tips & Basics. If you struggle from debt or are looking to take control of your finances, there are a number of life changes and budgeting tips that can help solve your problems. Although it may seem hard to turn around a sinking ship, ...

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