Merlea Investments ♦ Personal Budget Planner

	TOTAL	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Income													
Salary – client 1													
Superannuation Salary Sacrifice & Fringe Benefits – client 1													
Salary – client 2													
Superannuation Salary Sacrifice & Fringe Benefits – client 2													
Investment Income (interest, dividends)													
Government Pension													
Rental income													
Other income													
TOTAL MONTHLY INCOME													
Taxes/Fees													
Bank charges													
Accountant													
Financial Planner													
Solicitor													
Other													
TOTAL TAXES/FEES													
Financial Expenses													
Mortgage(s)													
Rent													

Credit Card repayments													
Body Corporate Fees													
Property Manager Fees													
Personal/Car Loan													
Lease Repayments													
Other financial expenses													
TOTAL FINANCIAL EXPENSES													
Insurance & Superannuation													
Private health													
Home and Contents													
Life, TPD, Trauma													
Income Protection													
Car, boat, motorbike, caravan, trailer													
Superannuation contributions													
Other													
TOTAL INSURANCE & SUPER													
Household expenses													
Council rates													
Water													
Utilities & Gas													
Mobile phone													
Home phone													

Foxtel													
Internet													
Household maintenance													
Household purchases (furniture, appliances)													
Other household expenses													
TOTAL HOUSEHOLD EXPENSES													
Living expenses													
Groceries													
Clothing													
Dry cleaning													
Pet care (food, vet)													
Gifts													
Donations													
Other													
TOTAL LIVING EXPENSES													
Education													
Children's school fees/uni fees													
Personal courses													
Tutoring													
School equipment													
Uniforms													
Other education expenses													

TOTAL EDUCATION EXPENSES													
Personal care expenses													
Medical bills													
Prescriptions													
Beauty products													
Other													
TOTAL PERSONAL CARE													
Travel													
Petrol													
Registration (car/boat)													
Licence renewal													
Car wash													
Public transport/taxi													
Car/motorbike service													
Other													
TOTAL TRAVEL													
Entertainment													
Holidays													
Restaurants													
Sports/hobbies													
Newspapers/magazines/books													
Alcohol													
Memberships													

Hobbies													
TOTAL ENTERTAINMENT													
SUMMARY													
TOTAL INCOME													
less EXPENSES													
Amount you can save													