

# your family your money™

## Quarterly Budget

	October		November		December	
	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>
<b>Essential Expenses</b>						
<b>Housing</b>						
Mortgage						
Rent						
Land rates						
Home maintenance						
Body corporate fees						
Insurance						
Swimming pool						
Other						
<b>Utilities</b>						
Electricity						
Gas						
Water						
Mobile telephone						
Internet						
Telephone						
Pay TV						
Other						
<b>Transport</b>						
Registration						
Insurance						
Petrol						
Vehicle maintenance						
Public transport fares						
Parking fees						
Tolls						
Roadside assist fees						
Other						
<b>Licences</b>						
Drivers						
Heavy vehicle						
Construction						
Boating						
Firearms						
Fishing						
Pet ownership						
Security						
Other						
<b>Food and consumables</b>						
Groceries						
Dining out						
Takeaway meals and coffee						
Beverages						
Other						
<b>Health and medical</b>						
Medical						
Dental						

Optical						
Alternative and natural therapy						
Physio / chiro						
Prescriptions						
Vitamins and supplements						
Gym membership						
Health insurance						
Other						
<b>Educational and professional</b>						
Course fees						
Union fees						
Subscriptions						
Sundry costs						
Other						
<b>Child-related expenses</b>						
Childcare						
Child maintenance						
Other						
<b>Pet-related costs</b>						
Food and grooming						
Veterinary costs						
Other						
<b>Debt repayments</b>						
Toxic debt plan						
Other						
<b>Contingencies</b>						
Emergency fund						
Personal choice account						
Life insurance						
Trauma insurance						
Income protection insurance						
Other						
<b>Savings and investment</b>						
Bucket One						
Bucket Two						
Bucket Three						
<b>Lifestyle expenses</b>						
<b>Personal</b>						
Clothing and footwear						
Work clothing						
Dry cleaning						
Personal grooming						
Other						
<b>Lifestyle</b>						
Entertainment						
Outings						
Gifts						
Donations						
Hobbies						
Sports						
Holidays						
Magazines/papers						
Other						
<b>Total expenses</b>						

<b>Income</b>						
Salary/wages						
Investment income						
Centrelink payments						
Family tax benefit						
Other						
<b>Total income</b>						
<b>Surplus / Deficit</b>						