

your family your money™

YFYM Budget

	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>
Essential Expenses						
Savings and investment						
Savings account						
Personal super contributions						
Housing						
Mortgage						
Rent						
Land rates						
Home maintenance						
Body corporate fees						
Insurance						
Swimming pool						
Other						
Utilities						
Electricity						
Gas/water						
Mobile telephone						
Internet						
Telephone						
Pay TV						
Other						
Debt repayments						
Credit cards						
Personal loans						
Other						
Financial management						
Financial adviser fees						
Tax-related expenses						
Other						
Contingencies						
Emergency fund						
Life insurance						
Trauma insurance						
Income protection insurance						

	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>
Transport						
Registration						
Insurance						
Petrol						
Vehicle maintenance						
Public transport fares						
Parking fees/tolls						
Roadside assist fees						
Other						
Licences						
Driver's						
Heavy vehicle						
Construction						
Boating						
Fishing						
Pet ownership						
Security						
Other						
Food and consumables						
Groceries (and non-food items)						
Dining out						
Beverages						
Other						
Health and medical						
Medical						
Dental						
Optical						
Alternative and natural therapy						
Physio/chiro						
Prescriptions/vitamins						
Gym membership						
Health insurance						
Other						
Educational and professional						
Course fees						
Union fees						
Subscriptions						
Sundry costs						
Other						
Child-related expenses						
Childcare						
Child support payments						

	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>	<i>Forecast</i>	<i>Actual</i>
School fees/costs						
Other						
Pet-related costs						
Food and grooming						
Veterinary costs						
Other						
Lifestyle Expenses						
Personal						
Clothing and footwear						
Work clothing						
Dry cleaning						
Personal grooming						
Other						
Lifestyle						
Entertainment/outings						
Gifts						
Hobbies/sports						
Holidays						
Other						
Total expenses						
Income						
Salary/wages						
Investment income						
Centrelink payments						
Family Tax Benefit (Part A)						
Family Tax Benefit (Part B)						
Other						
Total income						
Surplus / Deficit (income – expenses)						