



Personal budget schedule

The item of expense should be shown in the month in which the actual payment is made. For example, life insurance premiums may be paid in one annual amount, water rates in 1, 2 or 3 instalments, but food will show as a recurring weekly or monthly outflow. This is a typical cash flow format:

For Period From _____ To _____

Show to nearest dollar when the expense is actually due for payment

MONTH	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
HOUSE													
Rent/Repayment													
Rates Council													
Rates Water													
Maintenance													
Insurance													
DOMESTIC													
Food													
Clothing													
Sundry													
Telephone													
Electricity and Gas													
Water													
EDUCATION													
Study Fees													
Books													
MOTOR VEHICLE													
Insurance and Licence													
Repairs and Maintenance													
Fuel and Running													
Loan Repayments													
LEISURE													
Entertainment													
Sport													
LIFE INSURANCE													
SUPERANNUATION													
MEDICAL HOSPITAL													
PERSONAL LOANS													
CREDIT CARDS													
SAVINGS													
Any Other expenses													
Total monthly outflow \$													