

## Personal / Family Expenditure Planner

	Budget							Annual Spend
	Amount	Week	Fortnight	Month	Quarter	6 mths	Annual	
	\$							
<b>Living Expenses</b>								
Food & groceries		x52	x26	x12	x4	x2	x1	
Coffees, lunches, snacks etc		x52	x26	x12	x4	x2	x1	
Rent		x52	x26	x12	x4	x2	x1	
Cleaning & lawns		x52	x26	x12	x4	x2	x1	
Entertainment, Sky TV, DVD's, Dining Out etc		x52	x26	x12	x4	x2	x1	
Newspapers, Magazines		x52	x26	x12	x4	x2	x1	
Child Care		x52	x26	x12	x4	x2	x1	
Sport / Recreation		x52	x26	x12	x4	x2	x1	
Education Expenses		x52	x26	x12	x4	x2	x1	
Children's Allowances		x52	x26	x12	x4	x2	x1	
Dry Cleaning		x52	x26	x12	x4	x2	x1	
Alcohol		x52	x26	x12	x4	x2	x1	
Cigarettes		x52	x26	x12	x4	x2	x1	
Personal Needs (hair, nails, cosmetics etc)		x52	x26	x12	x4	x2	x1	
Tools / Books / Hobbies		x52	x26	x12	x4	x2	x1	
Furnishings		x52	x26	x12	x4	x2	x1	
Medical - Doctors, Dental, Physio, Prescriptions		x52	x26	x12	x4	x2	x1	
<b>Utility &amp; Home Expenses</b>								
Rates - General, Land, Water		x52	x26	x12	x4	x2	x1	
Electricity		x52	x26	x12	x4	x2	x1	
Communication - mobile, land line, broadband		x52	x26	x12	x4	x2	x1	
Gas		x52	x26	x12	x4	x2	x1	
Home Maintenance		x52	x26	x12	x4	x2	x1	
Other								
<b>General Expenses</b>		x52	x26	x12	x4	x2	x1	
Holidays & Travel		x52	x26	x12	x4	x2	x1	
Clothing		x52	x26	x12	x4	x2	x1	
Gifts & Presents		x52	x26	x12	x4	x2	x1	
Charitable Donations		x52	x26	x12	x4	x2	x1	
School Fees		x52	x26	x12	x4	x2	x1	
Work Related Expenses		x52	x26	x12	x4	x2	x1	
Hosting Events (Weddings, birthday parties, anniversaries etc)		x52	x26	x12	x4	x2	x1	
<b>Motor Vehicle Expenses</b>								
Registration & Licences		x52	x26	x12	x4	x2	x1	
Insurance		x52	x26	x12	x4	x2	x1	
Fuel		x52	x26	x12	x4	x2	x1	
Parking		x52	x26	x12	x4	x2	x1	
Maintenance, WOF, Tyres etc		x52	x26	x12	x4	x2	x1	
Road User Charges		x52	x26	x12	x4	x2	x1	
Unexpected Expenses		x52	x26	x12	x4	x2	x1	
Other		x52	x26	x12	x4	x2	x1	
<b>Insurance &amp; Protection</b>								
House & Contents		x52	x26	x12	x4	x2	x1	
Health / Medical		x52	x26	x12	x4	x2	x1	
Disability		x52	x26	x12	x4	x2	x1	
Income Protection		x52	x26	x12	x4	x2	x1	
Life / Truama		x52	x26	x12	x4	x2	x1	
Ambulance		x52	x26	x12	x4	x2	x1	
Other		x52	x26	x12	x4	x2	x1	

## Personal / Family Expenditure Planner

Budget							Annual Spend	
	Amount	Week	Fortnight	Month	Quarter	6 mths		Annual
\$								
<b>Debt Reduction</b>								
Mortgage Payments		x52	x26	x12	x4	x2	x1	
Personal/Family Loans		x52	x26	x12	x4	x2	x1	
Hire Purchase		x52	x26	x12	x4	x2	x1	
Credit Cards		x52	x26	x12	x4	x2	x1	
Store Cards		x52	x26	x12	x4	x2	x1	
Student loans		x52	x26	x12	x4	x2	x1	
<b>Investments</b>								
Superannuation		x52	x26	x12	x4	x2	x1	
Kiwisaver		x52	x26	x12	x4	x2	x1	
Rental Property "Top Ups"		x52	x26	x12	x4	x2	x1	
Other Investment Commitments / Savings		x52	x26	x12	x4	x2	x1	
<b>Unexpected Expenses</b>								
Contingency Allowance		x52	x26	x12	x4	x2	x1	
<b>Total Annual Expenditure</b>							<b>Total</b>	
<b>Total Household Net Income After Tax Annually</b>							<b>Total</b>	
You		x52	x26	x12	x4	x2	x1	
Your Partner		x52	x26	x12	x4	x2	x1	
Other Household Income (eg Boarders, Investments, Part Time Jobs etc)		x52	x26	x12	x4	x2	x1	

Use the *Income Tax Calculator Tool* on the *Streetsmart website* under "*Smart Resources*" to convert gross income to net

### Annual Surplus (Deficit)

Net

The Annual Surplus is the amount you have available to channel into wealth accumulation activities or to fast track debt reduction.  
 If the amount calculated is a deficit or negative value then we suggest that you go back through the expenditure planning tool and review where you may be able to make savings.  
 Remember that the objective is to create an achievable expenditure plan that you can adhere to in the medium to long term.  
 Congratulations on taking an important step towards becoming financially independent.