

**SAMPLE BUDGET****A :FIXED MONTHLY EXPENSES**

<b>Household and taxes</b>		<b>Instalment payments</b>	
Rent		Car	
Income tax		Furniture	
Telephone		Charge accounts	
Water/rates/electricity		Credit cards	
Domestic		Personal loans	
Other		Other	
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>	

<b>Insurance</b>		<b>Education</b>	
Life		School fees	
Car		Board & lodging	
Medical		Books	
House		Outings	
Personal property			
Other			
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>	

<b>Transportation</b>		<b>Memberships</b>	
Car licensing fee		Union	
Parking fee		Professional Associations	
Bus/train fare		Clubs	
Other		Religious	
		Other	
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>	

<b>Allowances</b>		<b>Miscellaneous</b>	
Self		Forthcoming	
Children		Savings	
Lessons		Other	
Aging parents/relatives			
Other			
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>	

<b>Cumulative sub-totals A</b>	
Household	R
Insurance	R
Transportation	R
Allowances	R
Instalments	R

Education	R
Memberships	R
Miscellaneous	R
	<hr/>
	R

**B: FLEXIBLE EXPENSES**

Food		Transportation
Pick 'n Pay		Petrol/oil
Meals Out		Car maintenance/repairs
Other		Other
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>

Household Supplies		Health
Cleaning supplies		Medical Aid contribution
Small home items		Dental
Chemist supplies		Drugs/medication
Other		Other
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>

Clothing		Gifts
Self		Birthdays
Children		Religious celebrations
Dry cleaning		Other
Laundry		
Repairs/alterations		
Other		
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>

Household equipment		Donations
New appliances		Religious
Maintenance/repairs		Charity
Other		Schools/university
		Other
<b>sub-total</b>	<b>R</b>	<b>sub-total</b>

Personal
Hairdresser
Alcohol
Tobacco
Sweets
Newspapers/magazines

Stationery  
 Sports/hobbies  
 Vacation  
 Home entertainment  
 Other

**sub-total**

**R**

**Cumulative sub-totals B**

Food	R	
Household Supplies	R	
Clothing	R	
Household equipment	R	
Personal	R	
Transportation	R	
Health	R	
Gifts	R	
Donations	R	
	<u>R</u>	
	<u>R</u>	

**Summary**

**Total expenses (A & B)** R

**Income**

Husband	R	
Wife	R	
Other	<u>R</u>	R

**Surplus** R