



## Monthly Budget Template

### Net Income (A)

Monthly Net Income Calculation	Projected	Actual	Difference
Gross income: income before salary deductions (i.e. taxes, UIF, etc.)			
Minus salary deductions (i.e. taxes, UIF, etc.)			
Plus additional Net Income (i.e. from spouse, commission, etc.)			
<b>Total Net Income (A)</b>			

### Fixed Expenses (B)

Item	Projected	Actual	Difference
Housing (i.e home loan, rent)			
Security services			
Domestic help			
Garden service			
DSTV or other network subscription			
Wi-Fi or internet service			
Short-term insurance (i.e. vehicle, home contents or building insurance)			
Medical aid (if not deducted by employer from gross salary)			
Pension fund (if not deducted by employer from gross salary)			
Provident fund (if not deducted by employer from gross salary)			
Retirement Annuity and Investments			
Life insurance, funeral and disability cover			
School Fees			
Other (i.e monthly subscriptions etc.)			
Monthly instalments (i.e personal loan)			
<b>Total Fixed Expenses (B)</b>			



## Changing Expenses (C)

Items	Projected	Actual	Difference
Rates and Taxes			
Electricity			
Water			
Gas			
Phone			
Levy			
Bus/taxi fare			
Fuel			
Toll fees			
Car maintenance			
Home maintenance			
Groceries			
Cosmetics/beauty products			
Home cleaning products			
Dining out/entertainment			
Take aways			
Clothing			
School supplies/stationary			
Credit card			
Store card/Purchase Card			
Personal grooming (i.e. hair cut, nails, etc.)			
Other			
<b>Total Changing Expenses (C)</b>			

## Remaining Income (D)

Remaining Net Income	Projected	Actual	Difference
Total Net Income (A)			
Minus expenses (fixed expenses (B) + changing expenses (C))			
<b>Total Remaining Income (D)</b> Formula: $A - (B+C) = D$			

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We also have a Purchase Card which is a convenient buying aid. Find out how you get rewards every time you shop: 0861 043 627.

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Our brand promise is to be a caring partner and we live this in many ways, including by offering free financial wellness workshops. These workshops are presented at participating employers' workplace. Our workshops are accessible to members as well as non-members.

This dynamic and valued programme empowers employees with the knowledge and skills they need to make sound financial decisions and better navigate their financial wellness journey.