

Budgeting is easy

PERSONAL MONTHLY BUDGET

PROJECTED MONTHLY INCOME	Salary/Wage	
	Extra income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Salary/Wage	
	Extra income	
	Total monthly income	

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	R	R	R
Phone	R	R	R
Electricity	R	R	R
Gas	R	R	R
Water and sewer	R	R	R
Television license	R	R	R
Municipal rates	R	R	R
Maintenance/repairs	R	R	R
Garden	R	R	R
Other	R	R	R
Subtotal	R	R	R

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
DVDs	R	R	R
CDs	R	R	R
Movies	R	R	R
Concerts	R	R	R
Sporting events	R	R	R
Live theater	R	R	R
Other	R	R	R
Other	R	R	R
Other	R	R	R
Subtotal	R	R	R

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	R	R	R
Bus/taxi fare	R	R	R
Insurance	R	R	R
Licensing	R	R	R
Fuel	R	R	R
Maintenance	R	R	R
Toll fees	R	R	R
Subtotal	R	R	R

LOANS AND CREDIT	Projected Cost	Actual Cost	Difference
Personal loan	R	R	R
School fees	R	R	R
Credit card	R	R	R
Clothing account	R	R	R
Store account	R	R	R
Other	R	R	R
Subtotal	R	R	R

INSURANCE	Projected Cost	Actual Cost	Difference
Home	R	R	R
Medical aid	R	R	R
Life insurance	R	R	R
Other	R	R	R
Subtotal	R	R	R

TAXES	Projected Cost	Actual Cost	Difference
PAYE	R	R	R
UIF	R	R	R
Rental income tax	R	R	R
Other	R	R	R
Subtotal	R	R	R

FOOD	Projected Cost	Actual Cost	Difference
Groceries	R	R	R
Dining out/Take aways	R	R	R
Other	R	R	R
Subtotal	R	R	R

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement annuity	R	R	R
Investment account	R	R	R
Pension/Provident fund	R	R	R
Subtotal	R	R	R

PETS	Projected Cost	Actual Cost	Difference
Food	R	R	R
Medical	R	R	R
Grooming	R	R	R
Toys	R	R	R
Other	R	R	R
Subtotal	R	R	R

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Birthday gifts	R	R	R
Wedding gifts	R	R	R
Charity	R	R	R
Subtotal	R	R	R

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medication	R	R	R
Hair/nails	R	R	R
Clothing (not on account)	R	R	R
Dry cleaning	R	R	R
Gym	R	R	R
Hobbies	R	R	R
Other	R	R	R
Subtotal	R	R	R

LEGAL	Projected Cost	Actual Cost	Difference
Attorney	R	R	R
Alimony	R	R	R
Judgments/Garnishee orders	R	R	R
Other	R	R	R
Subtotal	R	R	R

TOTAL PROJECTED COST	R
TOTAL ACTUAL COST	R
TOTAL DIFFERENCE	R

Contact your nearest branch today if you need help with your financial planning.