

## BUDGET TEMPLATE

Personalise it. Then stick with it.

	BUDGETED	ACTUAL	OVER / UNDER
<b>INCOME</b>			
Salary   Bonus   Allowances			
Dividends & Interest			
Annuities   Pension			
Other			
<b>TOTAL INCOME</b>			
<b>DEDUCTIONS</b>			
Income Tax			
Statutory (NIS   PAYE   HS)			
Company			
Other			
<b>TOTAL DEDUCTIONS</b>			
<b>NET INCOME</b>			
<b>EXPENSES</b>			
Housing (Rent   Mortgage)			
Utilities			
Telephone			
Cable			
Household Expenses			
Food			
Clothing   Shoes   Accessories			
Transport   Related expense			
Medical			
Insurance			
Tuition   Education			
Entertainment   Dining			
Hobbies			
Travel   Vacation			
Self & Family Care			
Offerings   Charity			
Credit Card			
Loan Repayments			
Pro   Membership Fees			
Miscellaneous   Other			
<b>TOTAL EXPENSES</b>			
<b>SURPLUS   DEFICIT</b>			

**SURPLUS = AVAILABLE FOR SAVINGS & INVESTMENTS**