

BUDGETING MADE EASY

A budget helps you take control of your expenses and manage debt. It also helps you plan for events and emergencies. Here is a budget worksheet to help you keep track of your income and expenses.

| Housing | Monthly | Annually |
|-------------------------------|---------|----------|
| Bond repayments | R | R |
| Cell phone | R | R |
| Council rates | R | R |
| Domestic salaries | R | R |
| Electricity | R | R |
| Furnishings/appliances | R | R |
| Homeowners insurance | R | R |
| Household gas/oil/paraffin | R | R |
| Household insurance | R | R |
| Household repairs/maintenance | R | R |
| Rent | R | R |
| Telephone | R | R |
| Water rates | R | R |
| Total | R | R |
| Transport | Monthly | Annually |
| Car insurance | R | R |
| Fuel/oil | R | R |
| Licence fees/fines/parking | R | R |
| Loan/lease repayments | R | R |
| Maintenance/services/repairs | R | R |
| Public transport | R | R |
| Registration | R | R |
| Total | R | R |
| Groceries | Monthly | Annually |
| Alcohol/cigarettes | R | R |
| Groceries | R | R |
| Lunches | R | R |
| Total | R | R |
| Health | Monthly | Annually |
| Chemist | R | R |
| Health insurance | R | R |
| Medical aid | R | R |
| Medical/dental/optical | R | R |
| Total | R | R |
| Education | Monthly | Annually |
| Child care | R | R |
| School fees | R | R |
| Tertiary | R | R |
| Text books | R | R |
| Uniforms | R | R |
| Total | R | R |
| Personal | Monthly | Annually |
| Clothing/footwear | R | R |
| Cosmetics | R | R |
| Credit card | R | R |
| Entertainment/dining out | R | R |
| Sport/recreation/hobbies | R | R |
| Vacations | R | R |
| Total | R | R |
| Financial planning | Monthly | Annually |
| Emergency savings | R | R |
| Investments: long term | R | R |
| Investments: short term | R | R |
| Life and disability insurance | R | R |
| Retirement | R | R |
| Short-term savings | R | R |
| Total | R | R |

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21257-BRO-2021-02