

Cash Management



“A budget is people telling their money where to go instead of wondering where it went”

Income	You	Spouse/partner	Total
Salary (gross)	\$ _____	\$ _____	\$ _____
Business income	\$ _____	\$ _____	\$ _____
Rental income	\$ _____	\$ _____	\$ _____
Less tax	\$ _____	\$ _____	\$ _____
Total net income	\$ _____	\$ _____	\$ _____

Expenditure

Essential

Rent	\$ _____
Home loan	\$ _____
Phone/mobile	\$ _____
Gas	\$ _____
Electricity	\$ _____
Rates	\$ _____
House maintenance	\$ _____
Personal insurance	\$ _____
General insurance	\$ _____
Petrol/transport	\$ _____
Vehicle registration	\$ _____
Car maintenance	\$ _____
WOF	\$ _____
Debt (HP, credit)	\$ _____
TV Sky	\$ _____
Food	\$ _____
Clothing	\$ _____
School fees	\$ _____
Child care	\$ _____

Sub total \$ _____

Summary

Total net income \$ _____

Expenditure \$ _____

Surplus for saving \$ _____

Discretionary

Magazines	\$ _____
Wine / books	\$ _____
Entertainment	\$ _____
Eating out	\$ _____
Theatre/movies	\$ _____
Cigarettes	\$ _____
Presents	\$ _____
Charities	\$ _____
Lunches	\$ _____

Sub total \$ _____

Special

Travel fund	\$ _____
Rainy day fund	\$ _____
Extra home loan	\$ _____
Education fund	\$ _____
Special occasion	\$ _____
KiwiSaver	\$ _____

Sub total \$ _____

Total expenses \$ _____

Important note

- Work out what you want to put away each month and pay yourself first, when you get paid
- Pay any debt as quickly as you can - particularly your mortgage
- History tells us to invest in growth assets that have always beaten bank deposits over the long term

A comprehensive disclosure statement is available any time free of charge