

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	\$ _____	\$ _____	\$ _____

Essential Expenses

Home Loan/Rent	\$ _____
Phone/Data	\$ _____
Electricity/Gas	\$ _____
Rates	\$ _____
House Maintenance	\$ _____
Insurance Health/Income	\$ _____
Insurance House/Contents	\$ _____
Insurance Car(s)	\$ _____
Groceries	\$ _____
Petrol	\$ _____
Public Transport	\$ _____
Other Vehicle Costs (WOF)	\$ _____
Debt (HP, Credit)	\$ _____
KiwiSaver	\$ _____
Health/Haircuts	\$ _____
Clothing/Shoes	\$ _____
School Fees/Child Care	\$ _____
Pet Care	\$ _____
Sub Total	\$ _____

Discretionary Expenses

Magazines/Books	\$ _____
Entertainment	\$ _____
Netflix/Sky/Movies	\$ _____
Dining Out	\$ _____
Lunches/Takeaways	\$ _____
Alcohol	\$ _____
Memberships	\$ _____
Presents/Celebrations	\$ _____
Charity Donations	\$ _____
Other/Misc	\$ _____
Sub Total	\$ _____
Special Expenses	
Extra Home Loan	\$ _____
Education Fund	\$ _____
Special Occasion	\$ _____
Travel	\$ _____
Sub Total	\$ _____

Summary

Total Net Income	\$ _____
Total All Expenses	\$ _____
Surplus For Saving	\$ _____

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