

BUDGET	INCOME	EXPENSES
INCOME		
Net salaried income	R	
Maintenance	R	
Investment income	R	
Total	R	
EXPENSES		
<u>Accommodation</u>		
Bond payment		R
Rates and taxes		R
Levy payment		R
Electricity		R
Total		R
<u>Travel expenses</u>		
Car repayment		R
Petrol expenses		R
Total		R
<u>Insurances</u>		
Life insurance AF		R
Discovery Life		R
Outsurance car & household		R
Funeral cover mom & dad		R
Capital Legacy		R
Total		R
<u>Accounts and clothing</u>		
Foshini clothing account		R
Ad hoc clothes		R
Total		R
<u>Groceries</u>		
Food and household		R
Toiletries, vitamins etc		R
Total		R
<u>Cellular and connectivity</u>		
Cellphone		R
Fibre		R
Total		R
<u>Beauty, fitness & entertainment</u>		
Haircuts, nails		R
Gym		R
Netflix		R
Presents, birthday parties		R
Medicines not through m/aid		R
Medical aid incl. Vitality		R
Total		R
<u>Other</u>		

Bank charges (interest)		R
Helper		R
Total		R
School fees, aftercare, functions, pocket money etc		
School fees		R
After care		R
Pocket money		R
School clothes and shoes		R
School bags and stationery		R
Extra mural activies		R
Saving for tertiary education		R
Total		R
Total income and expenses		
	R	R
Net income after expenses		
		-R
PROPERTY INCOME		
Rental income	R	
Water and lights from tenant	R	
Total	R	
Water and lights		
		R
Bond repayment		
		R
Levy payments excl. W&L		
		R
Rates and taxes		
		R
Life cover		
		R
Bank charges		
		R
Total		R
Total income and expenses		
	R	R
Net property income		
		R
Disclaimer: This example budget has been set up help someone set up their own budget. No two budgets are the same, and there are provisions that need to be taken into account that may not necessarily reflect on this example budget. For example taxes on income.		