

Your income and expenses template

You can use this template to understand your total income, what you are spending it on and how much is left over at the end of the week or month.

You can decide to complete this based on your weekly, fortnightly or monthly income and expenses in the template below.

Note: This template is not exhaustive. It should only be used as a general guide on what categories and items to consider when you are trying to manage your finances. Visit Sorted.org for more information.

1. Income	
My salary/wage (after tax)	\$
My partners salary/wage (after tax)	\$
Business income	\$
Interest/earnings on investments	\$
Child support/student allowance	\$
Other:	
1.	\$
2.	\$
3.	\$
4.	\$
A. Total income (money in)	\$

2. Expenses	
Living expenses	
Mortgage repayments/rent	\$
Telephone	\$
Electricity/Gas	\$
Water	\$
Phone (mobile/landline)	\$
Internet/broadband	\$
Body corporate fees	\$
Other:	
1.	\$
2.	\$
3.	\$
4.	\$
Total living expenses	\$

2. Expenses (continued)	
Everyday expenses	
Travel (fuel, public transport etc.)	\$
Eating out (lunches, takeaways etc.)	\$
Beverages (coffee, soft drinks, alcohol etc.)	\$
Groceries	\$
Bank fees	\$
Children expenses (after school care, allowance etc.)	\$
Pet expenses (food, care etc.)	\$
Other:	
1.	\$
2.	\$
Total everyday expenses	\$
Variable expenses	
Personal care e.g. hair and beauty	\$
Clothing	\$
Entertainment (movies etc.)	\$
Charity	\$
Doctors visit	\$
Optician	\$
Dental	\$
Gifts/Special occasion	\$
Home maintenance/repairs	\$
Vehicle maintenance/repairs (WOF etc.)	\$
Other:	
1.	\$
2.	\$
Total variable expenses	\$

2. Expenses (continued)	
Insurance	
Home & contents	\$
Car/Motor	\$
Health	\$
Other:	
1.	\$
2.	\$
Total insurance	\$
Other expenses	
Entertainment subscriptions (Netflix, Spotify etc.)	\$
Reading subscriptions (newspaper, magazine etc.)	\$
Membership fees (gym, social clubs etc.)	\$
Other:	
1.	\$
2.	\$
3.	\$
4.	\$
Total other expenses	\$
Savings	
Regular savings	\$
Children's savings fund	\$
Emergency savings (for a rainy day)	\$
Retirement savings (one day e.g. Kiwisaver)	\$
Holiday savings	\$
Other:	
1.	\$
2.	\$
Total savings	\$

2. Expenses (continued)	
Debts	
Credit card	\$
Hire purchase	\$
Car loan	\$
Other loans	\$
Other:	
1.	\$
2.	\$
3.	\$
Total debts	\$

3. Summary of expenses		
Total expenses		(% out of total expenses)
Living expenses	\$	
Everyday expenses	\$	
Variable expenses	\$	
Insurance	\$	
Other expenses	\$	
Savings	\$	
Debts	\$	
B. Total expenses (money out)	\$	

4. Totals	
A. Total income (money in)	\$
B. Total expenses (money out)	\$
Cash remaining for period (A - B = ?)	\$