

# Simple Budget Template

*Start by writing down your income and expenses. Use this sheet every month to track and plan.*

## 1. Income

(List all sources of income)

- Salary or wages: \_\_\_\_\_
- Side hustle / small business: \_\_\_\_\_
- Child support / grants / other: \_\_\_\_\_
- TOTAL INCOME: \_\_\_\_\_

## 2. Fixed Monthly Expenses

(These stay the same each month)

- Rent / Bond: \_\_\_\_\_
- Electricity & water: \_\_\_\_\_
- Transport / petrol / taxi: \_\_\_\_\_
- School fees: \_\_\_\_\_
- Phone & data: \_\_\_\_\_
- Insurance: \_\_\_\_\_
- Church / giving: \_\_\_\_\_
- Debt repayments: \_\_\_\_\_
- Other: \_\_\_\_\_
- TOTAL FIXED: \_\_\_\_\_

## 3. Variable Monthly Expenses

(These may change each month)

- Food & groceries: \_\_\_\_\_
- Toiletries / household items: \_\_\_\_\_
- Medical / medicine: \_\_\_\_\_
- Clothing: \_\_\_\_\_
- Airtime / small top-ups: \_\_\_\_\_
- Family support / gifts: \_\_\_\_\_

- Guilt-free spending: \_\_\_\_\_
- Other: \_\_\_\_\_
- TOTAL VARIABLE: \_\_\_\_\_

## 4. Annual Expenses

(Set aside a monthly amount for yearly costs)

- Car licence: \_\_\_\_\_
- School uniforms: \_\_\_\_\_
- Birthdays / Christmas: \_\_\_\_\_
- Dentist / health check-ups: \_\_\_\_\_
- TOTAL SAVINGS NEEDED: \_\_\_\_\_  
(Divide by 12 to get monthly saving target)

## 5. Emergency Fund / Savings / Debt Snowball

(What you're putting away or paying off)

- Emergency fund: \_\_\_\_\_
- Debt extra payment: \_\_\_\_\_
- Other savings (e.g. education): \_\_\_\_\_
- TOTAL: \_\_\_\_\_

## 6. Summary

- Total Income: \_\_\_\_\_
- Total Fixed Expenses: \_\_\_\_\_
- Total Variable Expenses: \_\_\_\_\_
- Total Savings & Sinking Funds: \_\_\_\_\_
- What's Left Over / Shortfall: \_\_\_\_\_

*Check: Do your expenses exceed your income? What can you adjust?*

***You've got this — one step at a time. I believe in you!***

***Cindy Petter-Bowyer***

***[www.penshareinvestments.co.za](http://www.penshareinvestments.co.za)***