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Household budget template nz

Use our budget calculator to estimate your revenue and expenses. This will help you create a personal budget or review your expenses. Have this information on hand your income regular repayments (mortgage, credit card, child support, etc.) household and personal expenses insurance payments vehicle and transportation costs. > download an empty budget calculator (PDF 50.68kB) × Your browser is currently in private/incognito mode. You must exit this mode to sign in to Sorted. Posted February 2019 by Melissa Abraham-Smith Fast track your journey to a stress-free financial future with our guide... Where does it all go?! We are sure this is one of the most common phrases heard in Kiwi households across the country. Whether it's a higher-than-expected electricity bill, books, binders, and bits and pieces for heading back to school, or the usual suspects like rent or mortgage repayments, your list of monthly expenses can feel almost endless. Your income is not, however. If it feels like you're struggling to make ends meet at the end of each month, let alone get on top of your debt or start saving, it could pay off – literally! - to make a budget. It's one of the simplest, easiest ways to plot your way to financial freedom. That's why today we share a super simple way to create a hands-on budget that minimizes your spending, maximizes your savings, and finally answers the question that kiwis ask... Where does it all go? This includes: Calculating your income Tracking your monthly expenses Sorting expenses into categories Sorting out 'Must Haves' from 'Nice To Haves' Setting Yourself a Goal Why It's Important To Keep It IN SIGHT Take It For A Test Drive Adjust and Repeat Before You Begin... 1. Calculate your income Before you get down to budget business, you need to know what you are working with. Then grab the nearest calculator and find out exactly how much you earn in a year. It's after taxes! If you are a multi-income household, combine both figures for your total and note this down. Simply divide that number by 12 and you will have your maximum monthly allowance. 2. Add your monthly expenses You know how much you earn, but what about your spending habits? If you're not sure, then you're in good company. Few Kiwis could tell you from the top of their head exactly how much they spend each month, let alone where or on what the money is spent. Here are a few easy ways to be informed: Keep track of your spending during the month On the start of the month, you'll be required to track all your expenses over the next 30 days. Hold on to your receipts, monitor your bank balance, and keep an eye out for spare parts, so at the end of the month you know how much you've spent and where! Check your bank statements If you can't wait to get started, dig out your bank statements and add up how much you have spent over the past month. This won't be so accurate, but it means you can start... Right now! 3. Sort these expenses into categories Individually tracking every cup of coffee, late night evening Monkey purchase, or early morning McDonald's run can get messy, and fast! To make things easier, sort your expenses into categories like Food, Utilities, and Entertainment. At an overview, you'll be able to see how much you're spending - or overspending - in a given area, and from there identify where you can make cuts. Entertainment. At make sure you get under budget. Not sure what belongs where? Here are a few suggestions: Housing Utilities Electricity Gas Water Trash & Recycling Mobile Phone Internet Food Groceries Restaurants Pet Food Entertainment Loans & Debt Credit Card Car Loans Student Loans Personal Loans 4. According to 'Must Haves' from 'Nice To Haves' Expenses counted and sorted, it's time to highlight those who are 'Must Haves', such as recurring bills, debt repayment or loan, and which are 'Nice To Haves' such as fast food, subscriptions or donations. You can select these in a different color, or simply add an asterisk. Either way, you will now have a starting point for where cuts and savings can be made if necessary. Start with Nice To Haves and work backwards. It's that simple. 5. Run the numbers With the bulk of the busy work behind you, run the numbers and see how you performed. Did you come under the budget? Or, like most kiwis, do you spend more than you do? Whether you're way over or skimming just below, it's time to... 6. Set yourself a goal Good or bad, it's time to set some goals! If your expenses outweigh your income, you'll want to look at cutting the cost of some of the 'Nice To Haves' you've identified previously. If you just break yourself or get in under, there are always savings to be made that could be better spent elsewhere, such as saving for a new car, a vacation, or working towards living your life without debt. Whatever your goal, note how much you'd like to spend in each category compared to your previous month. Maybe you'll aim to halve your food costs, or slash a subscription service or two that you no longer use? Set realistic goals and you are more likely to reach them. 7. Keep it somewhere that will keep you accountable! It can be tempting to stuff your budget in a drawer, on a high shelf, or in a box. Instead, attach it to the refrigerator, write it up on a whiteboard, or set it as your phone's wallpaper - whatever you need to do to make sure you're watching it regularly. 8. Take it for a test drive! It's time to put your budget through its paces and see how it works in the real world. Don't be too yourself if you don't meet your goals in the first month. Learning new spending habits can take time, and it's all part of the process when you create a budget that's both realistic and motivates you to save. 9. Adjust and repeat How close did you get? Have your estimates match up, were they far away? After testing your budget out in the real world, you can return what worked, what didn't, as well as figure out where you can make further cuts or savings before giving it another spin. A budget is your plan for building a one (financial) you Power over your finances is something you deserve. In fact, all Kiwis do too! With a budget, you'll be able to monitor your spending, cut corners where you can, and then turn those short-term savings into long-term financial freedom with a high interest savings account or term investment. Before you go... Use the budget planner to find out how you're currently spending the money you earn. It's a great way to find out if you need to cut your spending or how much you can put aside for savings, investments or debt repayment. Make sure your budget is realistic, so life is not an economic struggle. Look for ways to cut your spending, but keep it realistic so you can increase the amount you can put aside to save or repay debt. This could include: only going shopping when you have money to spend buying things spent making your own lunches instead of buying them, or forgoing that daily coffee. Set yourself at least one financial goal, such as saving for a vacation, buying a house or paying off your credit card. Write down your goal where you can see it often to help you stay focused on it. Make saving easy by creating a separate savings account and creating an automatic payment from your daily account. You should be able to create automatic payments quickly and easily via your mobile banking app or Internet Banking. Plan unexpected expenses such as car repairs by setting aside money in an emergency fund. Use this budget spreadsheet to get you started Step 1 My income every week (after tax) If your income is once every two weeks, divide by 2 Salary or Salary \$ Work and Income Payments (includes benefits and any additional help such as Accommodation Supplement, temporary supplemental support, Disability Allowance, etc.). Call us for free on 0800 559 009 if you don't know what your payments are. \$ Payments from Inland Revenue (such as Working for Families Tax Credits or Child Support) \$ Other income (such as interest or dividends, rent or board payments) \$ Total revenue each week (add all amounts) Box A \$ Step 2 My costs each week If your costs are once every two weeks, divide by 2 Groceries (includes groceries you buy separately from your weekly shopping such as milk and bread) \$ Rent

or table \$ Transport fares or gasoline \$ Spending money (such as cigarettes and entertainment) Child Support payments debt payments (includes benefit debt and rental purchases) \$ Other costs (such as donations and children's pocket money) \$ Total cost each week (add all amounts)
Box B \$ Step 3 My cost each month Mortgage \$ Power \$ Gas \$ Phone (includes mobile and toll costs) \$ Insurance (includes vehicle, house, content, life and medical) \$ Credit and store card payments \$ Monthly debt payments (includes personal loans and rental purchases) \$ Bank fees
Rental of goods (such as computer, TV and washing machine) \$ Add all amount, multiply by 12 and divide by 52 Box C\$ Step 4 My cost each year If your costs are once each months, times with 2 Prices (includes water rates, if any) \$ House maintenance (such as lawns, repairs and renovations) \$ Vehicle costs (includes registration, WOF, maintenance and repairs) \$ Fees and subscriptions (such as schools, clubs and magazines) \$ Medical expenses (such as doctors, prescriptions, dentists, opticians) \$ Pet costs (such as veterinary fees, dog registrations and katter) \$
Clothing and shoes \$ Household items (such as kitchenware and bedding) \$ Other costs (such as vacations and gifts) \$ Add all amount and divide by 52 Box D\$ Step 5 My results Your total income each week - insert the amount into box A\$ minus your total cost each week - insert the amount into box B\$ minus your total cost each month - insert the amount into box C\$ minus your total cost each year - insert the amount into box D\$ Your total income/cost = \$ If your weekly total is ; positive - great. You meet your expenses and can start saving. Some budgeting advice can help you move faster towards your goal. negative - your expenses are more than you can afford. But that's not all bad news – your financial mentor will show you ways to reduce your spending or even increase your income to meet your costs. You can also qualify for extra help from us. For a list of the kinds of things we can help with, see:

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