

MONTHLY SPENDING PLAN

PERSONAL INCOME

INCOME	CURRENT	IN MIDLIFE	REMARKS
Salary (you)			
Salary (your partner)			
Rental income			
Other investment Income i.e. dividends/interest			
Self-employed business profit			
Maintenance			
Other Income i.e. pension			
Consulting income			
TOTAL PER MONTH			
PER YEAR			

EXPENSES	CURRENT	IN MIDLIFE	REMARKS
Bond repayments			
Rent payable			
Rates and taxes			
Levies			
Electricity			
Telephone			
Cellphone			
Internet			
Clothing			
Groceries/toiletries, etc.			
Out-of-pocket medical expenses			
Household maintenance			
Domestic help			
Gardening costs			
Petrol and oil			
Motor vehicle maintenance			
Education expenses			
Other loan repayments			
Leasing or hire purchase costs			
Health insurance			
Property and contents insurance			
Motor vehicle insurance			
Life insurance/retirement annuities			
Professional subscriptions			
Alcohol and tobacco			
Entertainment			
Newspapers and magazines			
Charities and gifts			
Social club subscriptions			
Holidays (local only)			
DStv/MNet/Netflix			
Pocket money			
Security			
Veterinary expenses			
Miscellaneous			
TOTAL PER MONTH			
PER YEAR			
MONTHLY SURPLUS/DEFICIT			