

# Monthly Household (Cash) Budget Template

[A] Income	Amount
Employment Income (take-home pay)	
Rental (such as from rental of room)	
Other Sources of Income (such as part-time income, spouse / child maintenance)	
<b>[A] TOTAL HOUSEHOLD INCOME</b>	

[1] Housing Expenses	Amount
Housing Loan (cash component only, if any)	
Rent (if applicable)	
Property Tax	
Mortgage Insurance	
House Fire Insurance	
Town Council / Maintenance Fee	
Utilities	
Home Telephone	
Mobile Phone	
Internet	
Subscription TV	
<b>[1] SUB-TOTAL</b>	

[2] Living Expenses	Amount
Food / Grocery / Housekeeping	
Clothing/Footwear	
Maintenance for Ex-Spouse / Children	
Parental Support	
Remittance Overseas	
Personal Insurance	
Medical and Healthcare	
Medication (Prescription Drugs)	
Dental and Eyewear Expenses	
Domestic Helper (salary and levy)	
Child Care, Nursery, Kindergarten Fees	
School Fees (Primary to Tertiary)	
<b>[2] SUB-TOTAL</b>	

[5] Loan Servicing Commitments	Amount
Bank Loan Payments (exclude housing loan)	
Hire Purchase Payments	
Moneylender Payments	
Other Commitments (1)	
Other Commitments (2)	
<b>[5] SUB-TOTAL</b>	

[3] Work Expenses	Amount
Vehicle-Related Expenses	
Petrol	
Parking, ERP	
Car Insurance	
Road Tax	
Car Service/Repair	
Public Transport	
Meals at Work	
Club / Union Membership (eg. NTUC)	
Income Tax	
CPF Medisave (for self-employed person)	
<b>[3] SUB-TOTAL</b>	

[4] Personal Expenses	Amount
Tobacco	
Alcohol	
Recreation / Outing	
Hair Cut and Personal Grooming	
Newspaper / Netflix / Spotify Subscription	
Gifts (eg. "ang pao", wedding, etc)	
Donations (Religious / Charity Organisations)	
Allowance for Children / Spouse	
Transportation for Children / Spouse	
School Uniform / Textbook	
Children Tuition, Enrichment Classes	
Other Expenses (eg. pet food, etc)	
<b>[4] SUB-TOTAL</b>	

[6] Savings Goal	Amount
Savings / Investments ("Pay myself first")	
<b>[6] SAVINGS</b>	

MONEY AVAILABLE		Amount
Row 1	Total Income [A]	
Row 2	Total Expenses + Savings [1 + 2 + 3 + 4 + 5 + 6]	
<b>Money Available [Row 1 – Row 2]</b>		