



## Annexure A

The following tables will help you make an assessment of your income and expenditure. If you follow, it can help you tighten your belt and make adjustment to your better life style.

## List your Monthly Income

Items	Amount	Received/Not Received	Comments
Salary/ Wages (per Take-home)			
Rental Income			
Interest Income			
Investment Dividends			
Other Income			
<b>Total</b>			

N/B It's important to know and understand your sources of income.

## List your Monthly Savings and Investment

Items	Amount	Received/Not Received	Comments
32 Days call account			
Unit Trust/ Investment Policy			
Pension/RA			
Education Policy			
Stokvel Contribution			
Other Savings (Car, Holiday etc.)			
<b>Total</b>			

**This three key important of budgeting:**

1. Settlement of debts
2. Managing expenses on regular bases
3. Creation of wealth

## Annexure A1

List of your key Monthly Expenses

# List your Monthly Income

Items	Amount	Received/Not Received	Comments
1. Bond/Rental			
2. Car Payment			
3. Car/home Insurance(s)			
4. Funeral/ life Insurance(s)			
5. Medical/ Health Insurance(s)			
6. Water and Lights/ sanitation			
7. School fees and transportation			
8. Petrol/Fuel			
9. Tracker/ Security payments			
10 Food & Groceries			
11. Clothing accounts			
12. Entertainment & Recreation			
13. Satellite/ Cable TV			
14. Hair & Nails/ Barber (haircut)			
15. Cell Phone/ Landline			
16. Maid/ housekeeping			
17. Home Maintenance			
18. Credit Card Payments			
19. Other Debt Payment			
20. Other (Miscellaneous)			
<b>TOTAL</b>			

Therefore A-A1 must balance on monthly bases.

**N/B:** You need to prioritise this items and you need to understand that they are not static. Each month is different to the other.