

# Financial Planning Tool

		<i>Jan</i>	<i>Feb</i>	<i>Mar</i>	<i>Apr</i>	<i>May</i>	<i>Jun</i>	<i>Jul</i>	<i>Aug</i>	<i>Sep</i>	<i>Oct</i>	<i>Nov</i>	<i>Dec</i>	<b>Total</b>
<b>Income</b>	Salaries from employment													
	Investment													
	Business or vocation													
<b>Total Income</b>														

<b>Expenses</b>	Rent / mortgage													
	Loan repayment													
	Insurance premium													
	Car running & mtce													
	House mtce													
	Foods													
	Transport													
	Telephone													
	Gifts													
	Subscriptions													
	Tithes & offerings													
	Interest expense													
	Education / schoool fees													
	Medical expenses													
	Health & recreation													
	Holiday													
	Newspapers; magazines & publications													
	Clothings & shoes													
Celebrations (birthdays & anniversaries)														
Other														
<b>Total Expenses</b>														

<b>Net Income</b>														
Cash savings (money market)														
Contingencies														
<b>Amount available for capital market investment</b>														

- Investment =** This includes dividends, interest on bank accounts and income stream from all cash and equity investments.
- Telephone =** Includes the cost of telephones and internet facilities.
- Rent & mortgage =** Includes service charge.
- House mtce =** Includes water, NEPA and repairs.
- Gifts =** Includes donations to charities and gift to love ones.
- Education =** Includes fees, books and other materials.
- Contingencies =** Provision for costs which fall outside the definition of household expenses (e.g. fines)
- Insurance premium =** Includes the amount expended on all insurance classes (cars, life, house, pet, mobile phone handset).