

By working out your budget you'll be able to get an indication of what you could afford to spend on your new home.

Income (net, after tax)		\$ (monthly)	Notes
	Salary/Earnings		
	Rental income		
	Investment income		
	Benefits or pensions		
	Other regular income e.g. interest, allowances		
	Total income		
Expenses		\$ (monthly)	Notes
General	Loan and HP payments		
	Home loan repayments/Rent/Board		
	Credit cards		
	Superannuation		
	Overdraft		
Household	Rates/Body corporate		
	Phone, power, gas		
	Internet, cable, satellite		
	Home maintenance/repairs		
	Household help (cleaning/gardening)		
Family	Food		
	Clothes, shoes		
	Personal, pharmacy, grooming		
	School fees, tuition, childcare		
Personal	Entertainment/hobbies		
	Gifts/donations		
	Holidays		
	Subscriptions/memberships		
Transport	Fuel and oil		
	Repairs and maintenance/WOF		
	Vehicle registration		
	Train/Bus/Taxi fares/Parking		
Insurance	Vehicle registration		
	Home and contents		
	Medical, income protection, accident, life		
Regular deposits for savings			
Other expenses			
	Total expenses		
Total surplus (total income minus total expenses)			

This material is provided as a complimentary service of the National Bank of New Zealand, part of ANZ National Bank Limited ('Bank'). It is prepared based on information and sources the Bank believes to be reliable. Its content is for information only, is subject to change and is no substitute for commercial judgement or professional advice, which should be sought prior to entering into any transactions. To the extent permitted by law the Bank disclaims liability or responsibility to any person for any direct or indirect loss or damage that may result from any act or omission by any person in relation to the material.