

## Income & Expenditure

It is recommended for you, especially when you have your own source of income, to monitor and track your income and expenses. From there, you will learn to better manage your expenses.

MONTHLY INCOME	YOU	OTHERS
Basic Salary (After CPF)		
Variable Allowance (eg. HP, Shift, etc)		
<b>Other Source of Income</b>		
Part Time Job / Pension		
Child Support or Alimony (if any)		
Housing Rental		
Others		
<b>TOTAL NETT INCOME (BOX A FIGURE)</b>		

CASH EXPENSES	Amount paid by me	Amount paid by others
<b>Monthly Housing Expenses</b>		
Mortgage/Rent (Cash top-up)		
**Housing Insurance (HPS)		
**Home Fire Insurance		
Conservancy & Maintenance Fee		
PUB (Electricity & Water)		
Phone (Home / Mobile)		
Internet		
Cable TV (eg. SCV / Mio TV)		
<b>Total</b>		

PERSONAL BORROWING		
Siblings/Family		
Colleagues/Friends		
<b>Total Amount</b>		

LIVING EXPENSES (MONTHLY)		
**Clothing / Footwear		
Alimony/Parental Support		
Personal Insurance		
Medications		
Dental / Optician		
Maid		
Child Expenses		
<b>Total</b>		

WORK EXPENSES (MONTHLY)		
Vehicle Instalment		
Petrol		
Parking, ERP		
Car Insurance / Road Tax		
Car Service / Repair		
Public Transport		
Meals		
Club / Union Subscription		
Income Tax		
CPF (Self-Employed)		
<b>Total</b>		

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PERSONAL EXPENSES (MONTHLY)		
Mobile Phone Charges		
Tobacco / Alcohol		
Recreation / Weekend Outings		
Personal Grooming (eg. Haircut)		
Newspaper / Magazine		
Gifts		
Donations (eg. Church, Mosque)		
<b>Total</b>		

<b>Other Expenses</b> (eg. Tuition, Hire Purchase at Courts)		
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**TOTAL NETT INCOME [A]**

**TOTAL EXPENSES [B]**

**SURPLUS [A-B]**

**Note:**

"Others" as a category mentioned may refer to your spouse or any others living in the same household that are contributing or may affect your household expenses.

Other expenses **should not include** any payments you pay to your colleague, friends, siblings, etc.

\*\* Annual amount to be divided into 12 months.

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