

MONTHLY OUTGOINGS

DISCLAIMER

The Mission of the Business Enterprise Centre is to foster, develop and support small business by providing relevant, accurate and professional information and assistance to those intending to start a small business or those existing small businesses that need support. This information and assistance is offered free of charge on the explicit understanding that:

- ◆ The information supplied is intended to provide general guidance and direction on all aspects of small business.
- ◆ The Centre is not engaged in rendering legal, accounting, financial or other professional advice.
- ◆ The information is not intended to replace professional advice and at all times the Centre, its officers and employees recommend that if legal, accounting or other expert advice is required, clients seek professional advice before committing funds to any business venture.
- ◆ The Centre its officers or employees are not responsible for the results of any action or action taken on the basis of information supplied or omitted.

MONTHLY OUTGOINGS

FOOD:	Groceries, Toiletries, Sundries	\$ _____
	Food at work (not inc. grocery bill)	\$ _____
HOUSING:	Rent	\$ _____
	Mortgages: Principle & Interest	\$ _____
	Rates	\$ _____
	House insurance, repairs & maintenance	\$ _____
	Utilities:	
	Gas	\$ _____
	Power	\$ _____
	Phone	\$ _____
	Heating fuel - Av. monthly for a year	\$ _____
TRANSPORT:	Car:	
	Petrol	\$ _____
	Parking	\$ _____
	Repairs	\$ _____
	Car registration, Car insurance	\$ _____
	Other transport	\$ _____
PERSONAL:	Dental, Medical	\$ _____
	Clothing, Footwear, Laundry, Drycleaning	\$ _____
	Donations and fees	\$ _____
	Personal care, Haircuts, Cosmetics, Gifts	\$ _____
ENTERTAINMENT AND ADVANCEMENT:	Reading, Music, Newspaper	\$ _____
	Babysitting, Entertainment Out	\$ _____
	Recreation, Sports, Self Improvement	\$ _____
	Tobacco, Alcohol	\$ _____
CREDIT:	Bank Loans	\$ _____
	Finance companies	\$ _____
	Charge accounts, Credit cards	\$ _____
SHORT TERM SAVINGS:	Reserve for Holidays, Income Taxes, etc	\$ _____
	Savings for Emergency fund	\$ _____
FINANCIAL PLANNING:	Life Insurance	\$ _____
	Disability insurance	\$ _____
	Superannuation, Savings plan	\$ _____
TOTAL MONTHLY OUTGOINGS:		\$ _____