Popcorn blog

Salary budget

Month: _____

Rand per month. Fill in the Budget column on payday, the Actual column as the month goes, and compare the two at month-end. Start from your payslip's net pay.

Income	Amount
Gross salary	
PAYE (income tax) from your payslip	
UIF 1% of pay, at most R177.12	
Other payslip deductions medical aid, pension	
Take-home pay	

Fixed costs	Budget	Actual
Rent or bond repayment		
Levies or rates		
Electricity		
Water and refuse		
School fees and aftercare		
School transport		
Medical aid if not on your payslip		
Insurance premiums		
Cellphone contract		
Home internet		
Transport paid up front		
Money sent to family		
Subscriptions		
Other		
Total fixed costs		

Totals	Budget	Actual
Take-home pay		
Less fixed costs		
Less variable costs		
Less savings and debt		
Left over		

Variable costs	Budget	Actual
Groceries		
Toiletries and cleaning		
Fuel, taxi or bus fares		
Airtime and data		
Takeaways and eating out		
Clothing		
Outings and entertainment		
Gifts and occasions		
Personal care		
Other		
Total variable costs		

Savings and debt	Budget	Actual
Emergency savings		
Retirement if not on your payslip		
Other savings		
Store card repayments		
Credit card repayments		
Personal loan repayments		
Vehicle finance		
Other debt repayments		
Total savings and debt		

Weekly check

	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Transport					
Other					