

MONTHLY BUDGET 每月预算

Please estimate your (if you are single) / your family (if you are married) average monthly spending:

估计自己（单身人士）/ 全家人（已婚人士）的每月平均开销：

- Daily estimated expenses (eg. newspaper, meal at work) multiply by 30 days 每天开销（如：报纸每日在外用餐）：估计数目乘 30 天
- Weekly estimated expenses (eg. marketing) multiply by 4 weeks. 每星期开销（如：买菜）：估计数目乘 4 周
- Monthly exp (eg. phone, PUB, transport): avg of latest 3 mths 每月开销（如：电话费，水电费，交通费）：过去 3 个月的平均开销
- Annual / Irregular exp (eg. property tax, visit doctor, clothing, gifts): est. annual amt & divide by 12 mths 一年/不固定开销（如：产业税，看医生，衣物，红包）：估计每年所需数目再除以 12 个月

Housing Expenses 住屋开销		Current 目前开销	Work Expenses 工作开销		Current 目前开销
Mortgage 分期付款			Car Installment 汽车分期付款		
Rent 房租			Petrol 汽油		
Property Tax 门牌税			Parking, ERP 停车费/过路费		
Mortgage Insurance 房贷保险			Car Insurance 汽车保险		
House Fire Insurance 火险			Road Tax 路税		
Town Council/Maintenance Fee 杂费			Car Service/Repair 汽车维修		
Utilities 水电费			Public Transport 个人公共交通费		
Home Telephone 家用电话费			Meal at Workplace 饭钱		
Mobile Phone 手机电话费			Union/Club Membership 会员月费		
Internet 网际网络费			Income Tax 所得税		
Cable TV 有线电视			CPF Medisave (self employed) 公积金		
SUB-TOTAL 总共(1)			SUB-TOTAL 总共(3)		
Living Expenses 生活开销		Current 目前开销	Personal Expenses 个人开销		Current 目前开销
Food/Grocery/Housekeeping 伙食费			Tobacco 烟		
Clothing/Footwear 衣服/鞋子			Alcohol 酒		
Alimony 赡养费			Recreation/Outing 娱乐/消闲活动		
Parental Support 父母生活费			Hair cut & Toiletries 理发,卫生用品		
Remittance Home 寄回国给家人的生活费			Newspaper/Magazine 报纸杂志		
Personal Insurance 个人保险			Gifts (eg. ang-pao, wedding) 礼物,红包		
Medical, Doctor 医药费用			Donations (eg. church/charity) 捐款		
Prescription Drugs 药物费			Children/spouse pocket money 零用钱		
Dental 牙医费 Optician 眼镜			Transportation (child/spouse) 家人交通费		
Maid: salary + levy 帮佣工钱+税			School uniform/textbook, etc 校服,课本		
Child Care, Nursery, Kindergarten 托儿费用			Children tuition, Enrichment classes 补习:		
School Fee 学费			Others (eg. Pet) 其他 (如: 宠物):		
SUB-TOTAL 总共(2)			SUB-TOTAL 总共(4)		
INCOME 收入		Gross 总数	Nett 扣除后		
Employment Income 每月平均总收入:				TOTAL EXPENSES 总开销 [A] (1 + 2 + 3 + 4)	
Other Income Sources 其他收入:					
Child support / alimony 赡养费:					
Total Net Income 总收入 [B]				TOTAL NET INCOME 净收入 [B]	
No. of Household Members (living together) 家庭成员 (住在一起)					
Self + spouse + children 自己, 配偶, 孩子 Others: Parents, siblings, in-laws, maid, etc 其他人: 父母, 兄弟姐妹, 岳父母, 帮佣, 等					
				SURPLUS 银余 [B - A]	

Non-Bank Institutions

非银行机构债主名单

Name			
Handphone		Date	

Note:

Examples: Singtel, Starhub, MI, IRAS, HDB, CPF, Hospital (exclude moneylenders) 如: 电话公司, 税务局, 建屋局, 公积金局, 医院 (不包括放贷公司)

No.	Name of Company / Organisation 公司/ 机构 (债主) 名称	Outstanding Balance 尚欠款额
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$
6.		\$
7.		\$
8.		\$
9.		\$
10.		\$
11.		\$
12.		\$
13.		\$
14.		\$
	Total 总结:	\$

Personal Creditors
个人债主名单

Name			
Handphone		Date	

Note:

Examples of Personal Creditors: Parents, Siblings, Friends, Colleagues, Aunties, Uncles, Cousins, etc 如: 父母, 兄弟姐妹, 亲朋戚友, 同事等等

No.	Name of Person / Relationship 债主名字 / 与你的关系	Outstanding Balance 尚欠款额
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$
6.		\$
7.		\$
8.		\$
9.		\$
10.		\$
11.		\$
12.		\$
13.		\$
	Total 总结:	\$

Licensed Moneylenders
合法放贷公司（债主）名单

Name			
Handphone		Date	

Note:
Licensed moneylenders include Credit Companies (Please provide MLCB report) 合法放贷机构， 包括信贷公司

No.	Name of Licensed Moneylender 合法放贷人/借贷公司（债主）名称	Outstanding Balance 尚欠款额
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$
6.		\$
7.		\$
8.		\$
9.		\$
10.		\$
11.		\$
12.		\$
13.		\$
14.		\$
15.		\$
	Total 总结	\$

Business Borrowing
(if you are a business owner)
商业信贷

Name of Company
公司名称

Note:

1. List all your business creditors, banks and other institutions which have granted business loan to your company

列出向你公司放贷的银行和其他借贷机构的名称

2. Examples of “other institutions” 其他借贷机构的例子 – Hong Leong Finance, Ethoz Capital, Orix Leasing, Hitachi Credit, etc

No.	Name of Creditor 债主名称	Type of Credit Facility 信贷种类	Outstanding Balance 尚欠款额
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$
6.			\$
7.			\$
8.			\$
9.			\$
10.			\$
11.			\$
12.			\$
	Total 总结		\$