# BUDGETING ASSIGNMENT

by Lucas Wyte

for
11 Mathematics B
Financial Mathematics
October 1995

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082 A/P Lotus Notes dev, C, Windows/Unix.
083 A/P Powerbuilder, SQL, Ingres 6.4
084 A/P PC Support, OS/2,
Win/Workgroups, MS Office

3+mths

selectr

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PERMANENT POSITIONS

116 A/P Oracle v7, Forms 3 & 4 118 DBA DB2, SQL Server 119 A/P COBOL, CICS, DB2

121 A/P Mix of skills in COBOL/CICS/DB2, VBasic, Access, SQL Server, C++

124 B/A Business/IT background, Implement Fin Systems, Good team member

127 P Technical skills in 4GL Programming CONTACT WALLY OR MARGARET ON (07) 3849 4997

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## Weekly Budget Research

#### **INCOME:**

#### **EMPLOYMENT**

Recently I completed my tertiary studies and I have since been employed as a User Support Analyst for Select Appointments!. I found the position advertised in The Courier Mail with a salary of \$35,000, but accepted a salary of \$28,000 plus benefits due to my lack of experience.

In order to calculate my weekly budget, I have used the 1994-95 Tax Pack to determine my net income. As I am an Australian citizen and I earn between \$20,701 and \$38,000, I must pay \$3,060 plus 34 cents for every \$1 over \$20,700 in tax. This brings my income to \$22,458 per year. In addition, as I want to put a little bit aside for my retirement, I will contribute 1 per cent of my income to my superannuation fund held by Sunsuper. This brings my income to \$22,233.42 net per year. This is also equivalent to approximately \$427.57 per week.

#### **EXPENSES:**

#### **MOTOR VEHICLE**

I have saved \$2,000 towards purchasing a car, and as I do not want to be paying off a short-term asset over the long-term, as advised by the Money program on television, I have decided to purchase a 1981 Mazda 929 four-cylinder sedan for \$3,500. I have arranged a personal loan of \$1,500 at 13.5 per cent interest from the Metway Bank to be paid off over six months. The repayments will equal \$65.48 per week.

I understand I will also need to register the vehicle with compulsory third party insurance, which I have decided to take out with Suncorp Insurance. Total registration with C.T.P. will come to \$426.10. On a weekly basis, this will be equal to approximately \$8.19 per week.

I feel I should also be covered by comprehensive insurance, which I have also decided to take out with Suncorp Insurance for \$180.00. On a weekly basis, this will be equal to approximately \$3.46 per week.

As my sister in Yeppoon also owns a Madza 929, she has informed me that this is a rather inexpensive vehicle to run and maintain and should not cost me any more than \$25.00 per week in petrol, parts and maintenance, even considering inner city travelling.

From now until I have finally paid off the car in six months, I should be looking at spending approximately \$102.13 per week total in motor vehicle expenses.

#### HOUSEHOLD

Since moving to Brisbane, I have been share-living in a lovely two bedroom house in Taringa, close to the city. I found it by consulting the share accommodation listings in The Courier Mail. I am required to pay \$80.00 rent per week plus bond (which my parents are putting up for me) and other expenses (listed below).

For my own sense of security in case of any misfortune, I believe it is necessary to take out Home Contents Insurance. As I am only renting, I have decided to take out insurance with QBE Insurance on a contents replacement basis for \$132.26. On a weekly basis, this is equal to approximately \$2.54 per week.

My "flat-mate" and I have a telephone connected with Telstra and the bills comes to around \$50.00 per month. Divided between us, this is equal to \$25.00 each. For me, this is approximately \$6.25 per week.

Our electricity bi-monthly bill comes to around \$80.00. Once again divided between us, this is equal to \$40.00 each. On a weekly basis, this is around \$5.00 per week.

I must eat to survive and each week I put aside \$50.00 for my grocery purchases at Bi-Lo Supermarket. I find this amount is usually more than enough to meet my needs and my appetite.

Overall, I am looking at spending a total of approximately \$143.79 per week in household expenses.

#### RECREATION

I have found Brisbane to be a most enjoyable and exciting place to live, work and play in the short time I have been here. As I enjoy going out to nightclubs and the like on the weekend, I usually put aside \$30.00 per week for entertainment purposes.

I also feel that the impression you make is very important, so I put aside \$10.00 per week to purchase some new clothes and accessories every now and then.

As I am a member of a music club, I must purchase four CDs per year at a cost of \$28.00 each. Over a year, this equal to \$112.00. Therefore, I must put aside approximately \$2.15 per week to fulfil the contract I have entered into.

Per week, my total recreation expenses come to a total of approximately \$42.15.

#### **MISCELLANEOUS**

As I am not a psychic and never know what is just around the corner, I put aside \$50.00 per week for the unexpected expenses I may encounter.

#### SAVINGS

My remaining income, approximately equal to <u>\$89.50</u>, I deposit into my savings account held with the Metway Bank in order to purchase a new stereo system for the car in the not-too-distant future.

My total expenditure comes to a total of \$427.57 per week.

**INCOME - EXPENSES = \$0.00** 

### Weekly Budget

#### PERSONAL WEEKLY BUDGET for Lucas Wyte, as at 9 October, 1995.

#### **INCOME:**

#### SALARY

Salary:

\$28,000.00 gross

Tax:

5,542.00

Salary:

22,458.00 net n/incl Superannuation

Super:

224.58

Salary:

\$22,233.42 net

**TOTAL SALARY:** 

\$427.57 per week

TOTAL INCOME:

**\$427.57** per week

#### **EXPENSES:**

#### MOTOR VEHICLE

Deposit:

\$2,000.00

Loan:

1,500.00 (Metway Bank)

Interest:

202.50 (13.5 per cent)

Total:

\$1,702.50

\$65.48 per week

Registration:

\$257.10 (Queensland Transport)

C.T.P.:

169.00

Total:

\$426.10

**\$8.19** per week

Comprehensive

\$180.00 (Suncorp Insurance incl. Stamp Duty)

Insurance:

\$3.46 per week

Running Costs:

**\$25.00** per week

#### **TOTAL MOTOR VEHICLE:**

\$102.13 per week

#### HOUSEHOLD

Rent:

\$80.00 per week

Contents Insurance:

\$118.80 (QBE Insurance)

Stamp Duty:

13.46

Total:

\$132.26

\$2.54 per week

Telephone:

\$25.00 (Telstra)

\$6.25 per week

Electricity:

\$40.00

**\$5.00** per week

Groceries:

\$50.00 per week (Bi-Lo Supermarket)

TOTAL HOUSEHOLD:

\$143.79 per week

RECREATION

Entertainment:

\$30.00 per week

Clothing:

\$10.00 per week

Music:

\$112.00 (Australian CD Club)

\$2.15 per week

**TOTAL RECREATION:** 

\$42.15 per week

**TOTAL MISCELLANEOUS:** 

\$50.00 per week

**TOTAL SAVINGS:** 

**\$89.50** per week

**TOTAL EXPENSES:** 

\$427.57 per week

INCOME - EXPENSES = \$0.00