

Minimum Necessary Spend

A minimalist budget

Rent	
Utilities	
Gas	
Electricity	
Water	
Utilities Total	
Communications	
Internet / Home Phone	
Mobile Phone Contract	
Communications Total	
Essentials	
Schooling	
Health Insurance	

Essentials Total	
Transport	
Car Payments	
Fuel	
Public Transport	
Transport Total	
Groceries / Household Essentials	
Debt Minimum Payments	

Debt Maintenance Total	
Total Budget	