

Maria and Joel's Family September 2024 Budget		
ITEM	DESCRIPTION	AMOUNT (TZS)
INCOME		
Joel's income from business		2,700,000
Maria's Salary		2,032,000
Other income	Cow milk sales	135,500
		4,867,500
EXPENSES - NEEDS	Utilities (gas, electricity, water)	108,000
	Food	542,000
	Transport	271,000
	Rent	300,000
	Communication	70,000
	Emergence	200,000
	School fees for two Children	250,000
	Money transfer to their parents	200,000
	Merry-Go-Round contribution	50,000
	Others	-
		1,991,000
EXPENSES-WANTS	Friend's birthday gift	50,000
	Baby dress for a friend's daughter	40,000
	Laptop for Maria (postponed)	-
	Jewel for Maria	100,000
	Outing with friends	-
		190,000
		2,181,000
EXPENSES (Surplus or Loss)		2,686,500
SAVING OPTIONS	Investment at Government Bonds	1,686,500
	Investment at Faida Fund	1,000,000