Home Budget – User Guide (Version 10.12)

Nov 13, 2026

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Welcome

Home Budget is a private phone app that shows what your life really costs, and whether you can afford to live on your own. It replaces the old spreadsheet: you log spending in a few taps, and every total, chart and answer is worked out for you.

- **Seven tabs** along the bottom: Log, Budget, Tracker, Support, Income & Assets, Results and Start Here.
- **Private by design.** Everything you type stays on your own phone, in its browser. Nothing is sent anywhere, and there is no account.
- **Opening it.** Open the app link in your phone's browser (Chrome on Android, Safari on iPhone). Then use Share or the ⋮ menu → **Add to Home Screen**, so it opens like an app. On your home screen it is called Clarity, with the crossroads mark, so it doesn't say what it is. It opens with a short animation (tap to skip), then your PIN if you set one. Use it in the browser, not in a preview inside another app, where files may not save. Always open it the same way, from the same link: a different link or browser starts empty.
- **Version.** This guide is for Version 10.12. The version number is shown at the bottom of Start Here.

Getting started

Start with two things only: your budget, then logging your spending. Everything else can wait until you are ready.

1. **Try the example first (optional).** Start Here → Load example fills the app with sample numbers so you can explore. When you are done, Start Here → Start fresh clears the numbers and keeps your list of items.
2. **Fill in your budget.** Budget tab → tap a category → tap an item → type what it costs and how often you pay it. Start with the big, regular costs; you can fill in the rest over time.
3. **Log your spending as you go.** Log tab → category → item → amount. A minute a day is enough.
4. **Watch the Tracker.** It compares your actual spending with your budget automatically.

Later, when you are ready: Income & Assets (what comes in, what you own and owe), Support (what you would need from your ex), Results (can I afford to leave?), Over the years (how your costs grow), and the safety settings in Start Here (PIN lock and backups).

Log: record what you spend

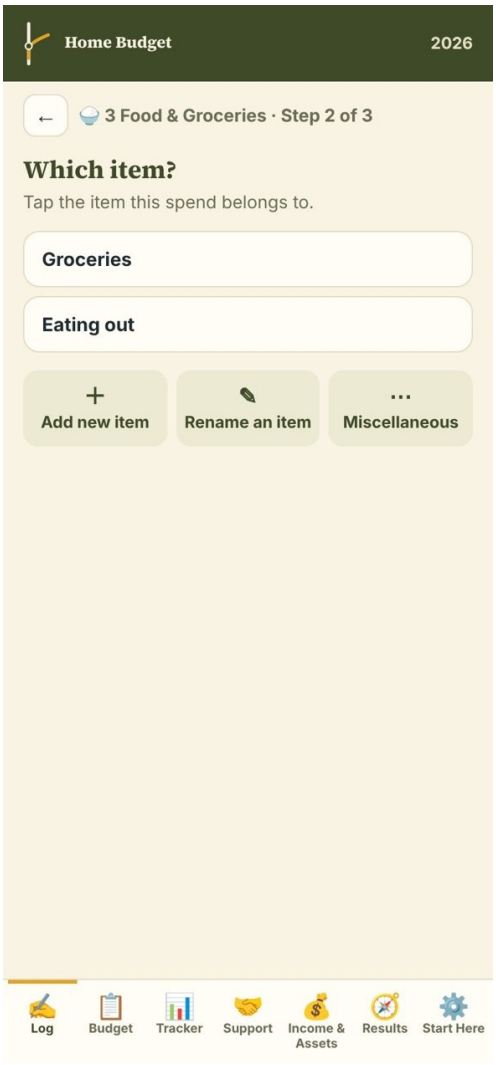
Logging a spend takes three taps and an amount: category, item, amount.

Picture 1 – *Log: pick a category, or use Quick add*



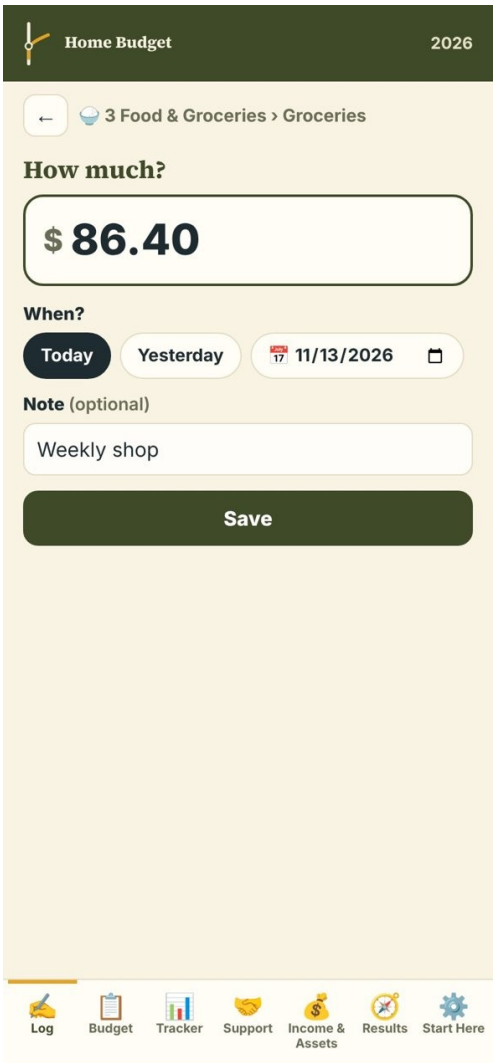
1. **Pick a category.** The big tiles stay in the same place every time. **Quick add** at the top shows your five most-used items, so a regular spend like groceries is one tap.
2. **Pick the item.** Items are named as in your budget. If nothing fits, tap **Add new item**, **Rename an item** or **Miscellaneous**.

Picture 2 – *Pick the item*



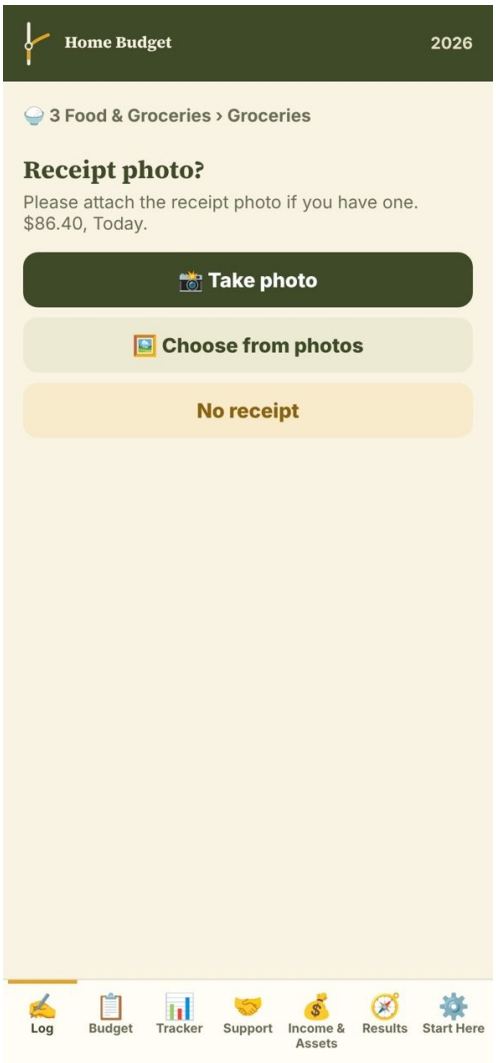
3. **Type the amount.** Choose Today, Yesterday or any date, and add a short note if you like. Amounts such as 1,250.50 or RM20 are accepted.

Picture 3 – *How much, and when*



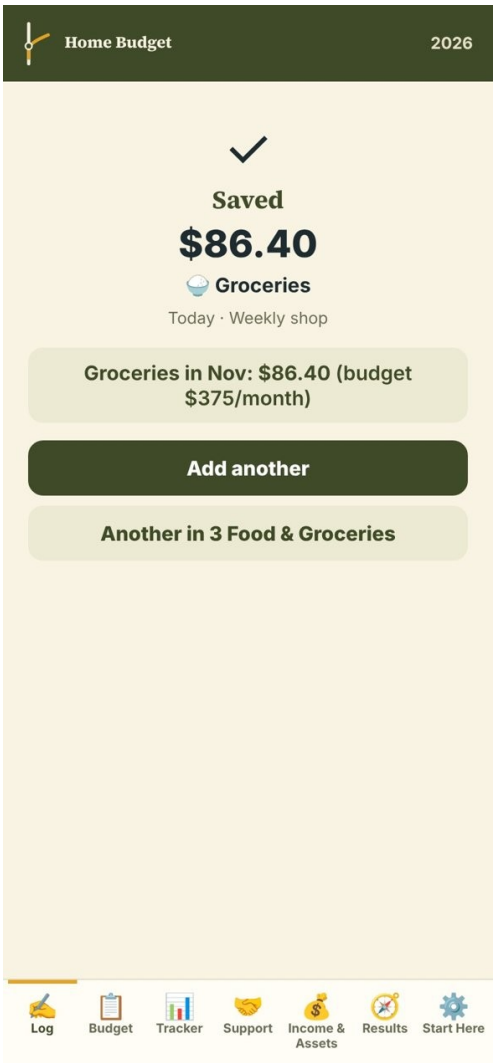
4. **Add the receipt (optional).** Take a photo or choose one from your photos. It is saved to your phone's Download folder with a clear name, for example Receipt_2026-11-13_Groceries.jpg. Tap **No receipt** to skip.

Picture 4 – *Receipt photo*



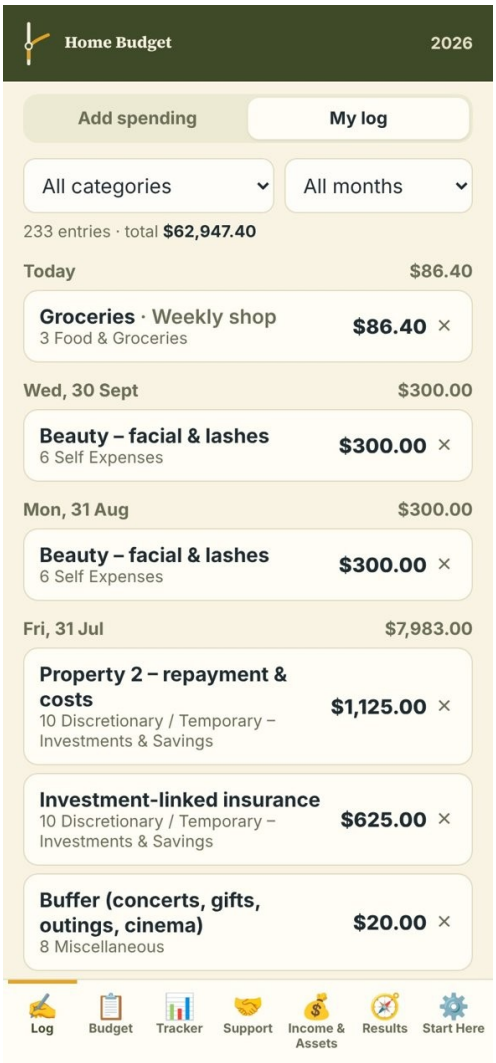
5. **Check it.** The confirmation shows that item's total for the month against its budget. Tap **Add another** or **Another in** the same category.

Picture 5 – *Saved*



My log lists every entry, newest first, with filters by category and month. Tap an entry to edit it; the × removes it after you confirm.

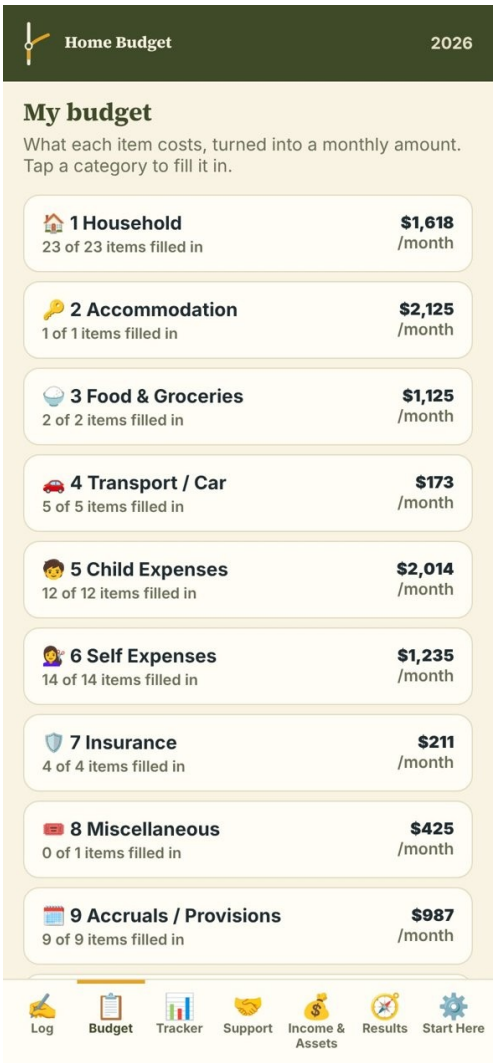
Picture 6 – *My log*



Budget: what your life costs

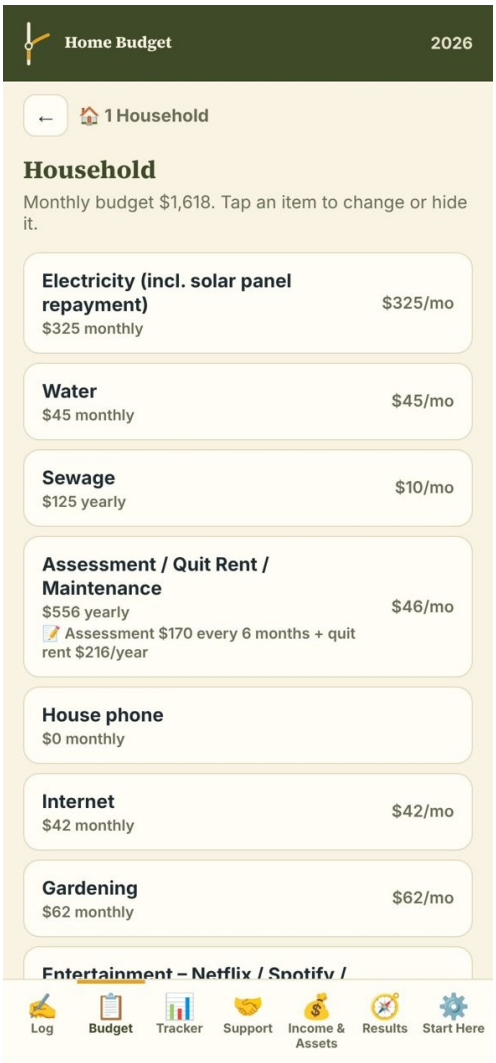
The Budget tab holds what each item costs, turned into a monthly amount. The top shows when you last changed it.

Picture 7 – *My budget: ten categories with their monthly totals*



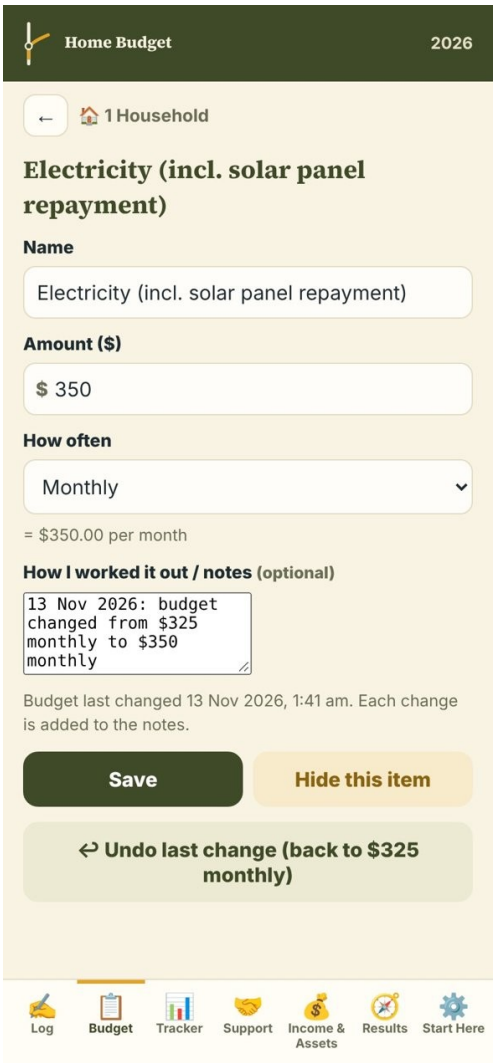
- **Categories and items.** Tap a category to see its items. Yearly or occasional bills (quit rent, insurance, road tax) are spread across the months, so the monthly total is honest.

Picture 8 – *Items in a category*



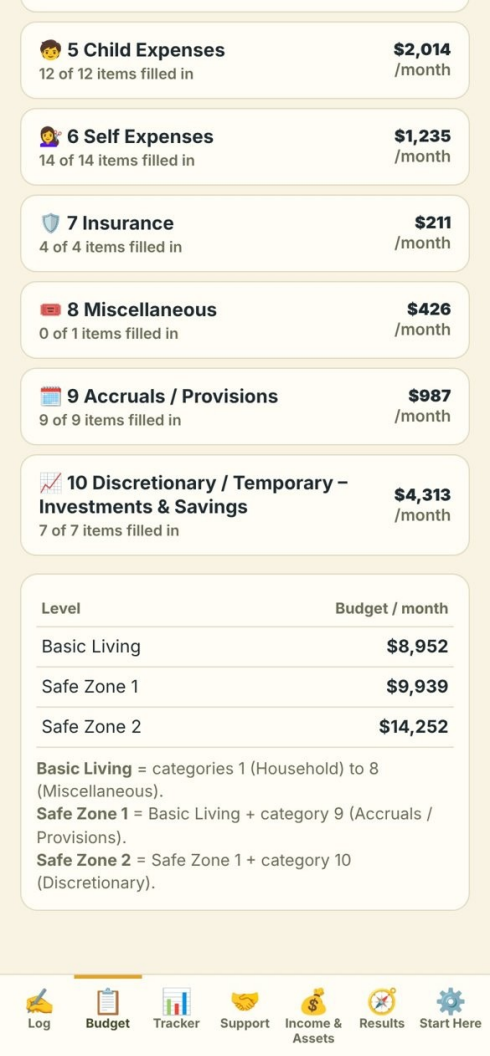
- **Edit an item.** Tap it to change the name, the amount, how often you pay it, and a note on how you worked it out.
- **Every change is recorded.** When you change the amount or how often, a dated line is added to the notes, for example "13 Nov 2026: budget changed from $325 monthly to $350 monthly". **Undo last change** puts the old amount back.

Picture 9 – *Edit an item, with its change history and Undo*



- **Add or hide items.** Add your own items at the bottom of a category. Items you don't use can be hidden, never deleted. You will be warned if a hidden item still has a budget or spending.
- **Three levels.** At the bottom of Budget:
    - **Basic Living** = categories 1–8, what you need to live.
    - **Safe Zone 1** = Basic Living + 9 Accruals / Provisions.
    - **Safe Zone 2** = Safe Zone 1 + 10 Discretionary / Investments & Savings.

Picture 10 – *The three levels*



Tracker: where the money really goes

The Tracker compares your average monthly spending with your budget. It fills itself in from your log.

Picture 11 – *Budget vs actual for each level and category*



- **Red means over.** An item or category more than 10% over its monthly budget turns red and shows how much over, for example "+28% over".
- **Items paid less often** (every 3 months, yearly) are measured against the whole year's budget instead: "40% of the year's budget", or red "+41% over the year".

Picture 12 – *A category opened: over-budget items in red*



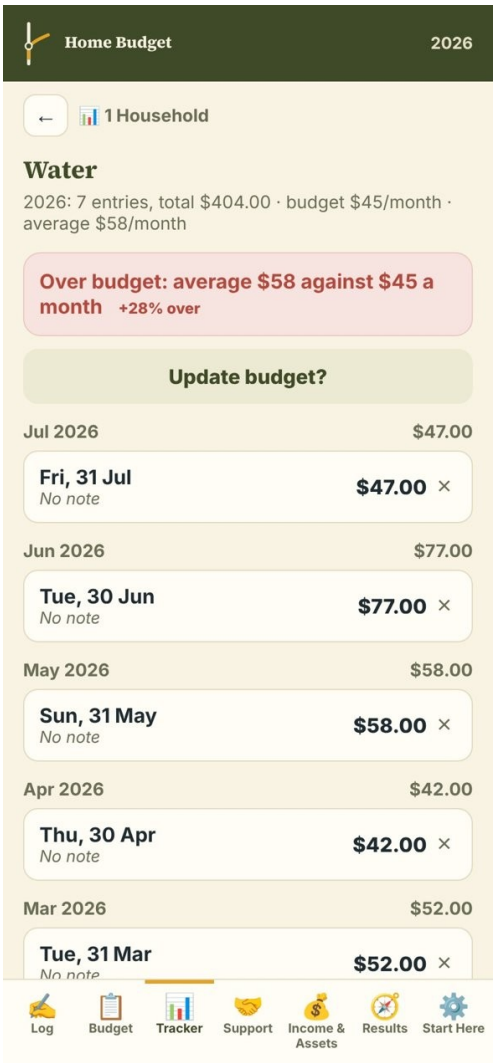
- **Month by month.** Tap a level (Basic Living, Safe Zone 1 or 2) to see each month's total, with the highest month marked. Tap a month to see its categories, then a category to see that month's entries.

Picture 13 – *Basic Living by month*



- **Update budget?** On an item's own screen, this button takes you straight to that item in your budget, where you type the new amount yourself. If your last backup is more than 7 days old, the app offers to take one first. After saving you come back to the Tracker.

Picture 14 – *An item over budget, with Update budget?*



Over the years

Tap **Over the years** at the top of the Tracker to see your Basic Living cost each year and how fast it grows.

- **My cost growth** compares full years: the change over 1 year, and over 5, 10 and 15 years with the yearly rate. Tiles stay grey until you have enough years.
- **Years** lists each year, with the change from the year before. Tap a year to see its categories, its spending profile and, if entered, income against costs.
- This is your own cost growth, not official inflation: it includes changes in how you live as well as price rises.

Picture 15 – *Over the years*



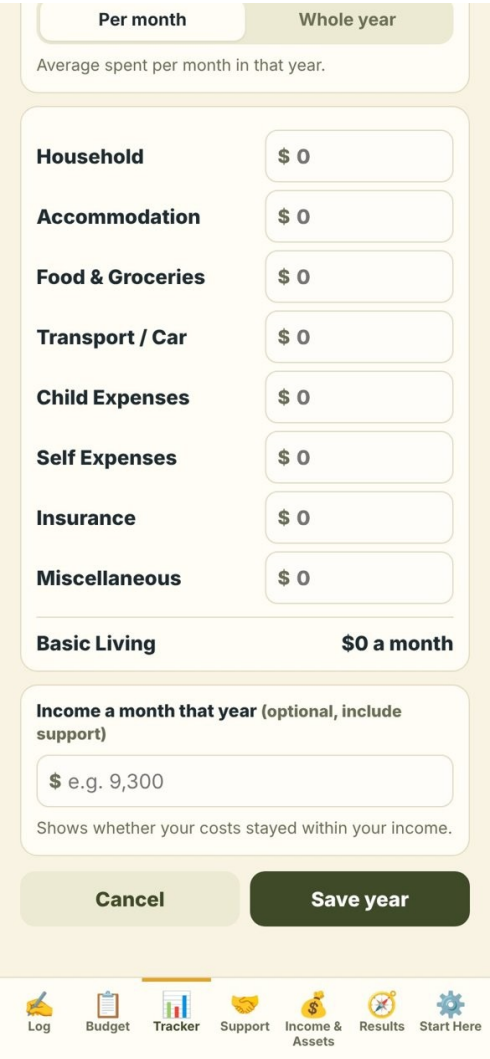
- **Trend** lets you pick the From and To years and one category or all of Basic Living. It shows the growth for that period, a line chart with your income (red ring = a year when costs were more than income), the spending profile, and each category's trend.

Picture 16 – *Trend: pick the years and category*



- **Add a past year** lets you type in older years from bank statements or an old spreadsheet: per month or whole-year amounts for the 8 Basic Living categories, plus income if you know it.

Picture 17 – *Add a past year*



Support: what to ask for

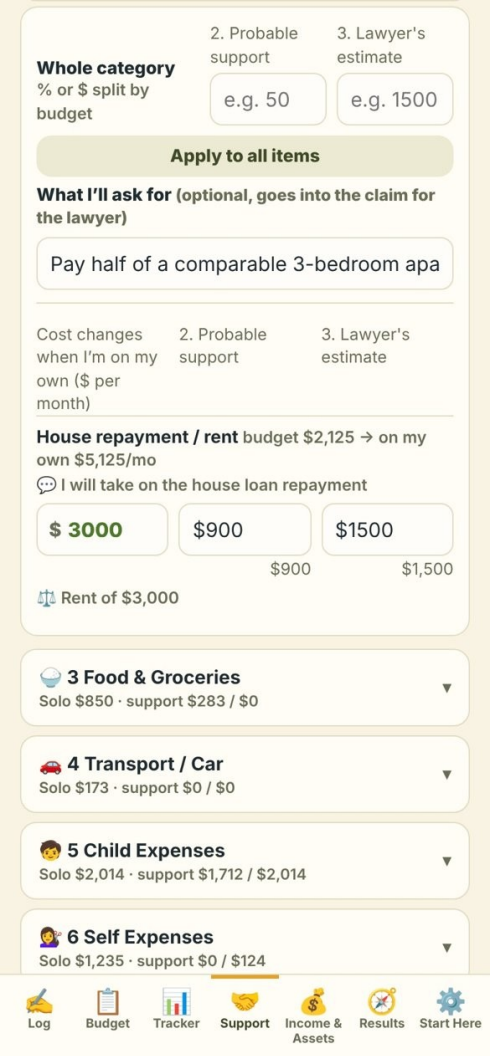
The Support tab works out what each cost becomes on your own, and the support you would ask for, under three scenarios side by side: 1 No support, 2 Probable support, 3 Lawyer's estimate. Under each total you see the support as a share of your spouse's income, for example "19% of spouse's income". His income comes from the Spouse column in Income & Assets (after tax); if it is blank, the app asks you to add it.

Picture 18 – *On my own & support: totals for each scenario, as a share of your spouse's income*



1. **Cost changes when I'm on my own.** For each item, type the monthly difference: +3000 if it costs more (for example taking over the house loan), a minus if it costs less. Leave it blank if nothing changes. Tap the box to add the reason.
2. **Support per item.** In the Probable and Lawyer's estimate boxes, type a % of the cost (for example 50%) or a fixed amount (for example 900). The amount it works out to shows underneath.
3. **A whole category at once.** Set one % or amount for the whole category and tap **Apply to all items**. A fixed amount is shared between the items by their budgets.
4. **What I'll ask for.** A short note per category or item, which goes into the claim for your lawyer.

Picture 19 – *A category opened: cost change, support and notes*



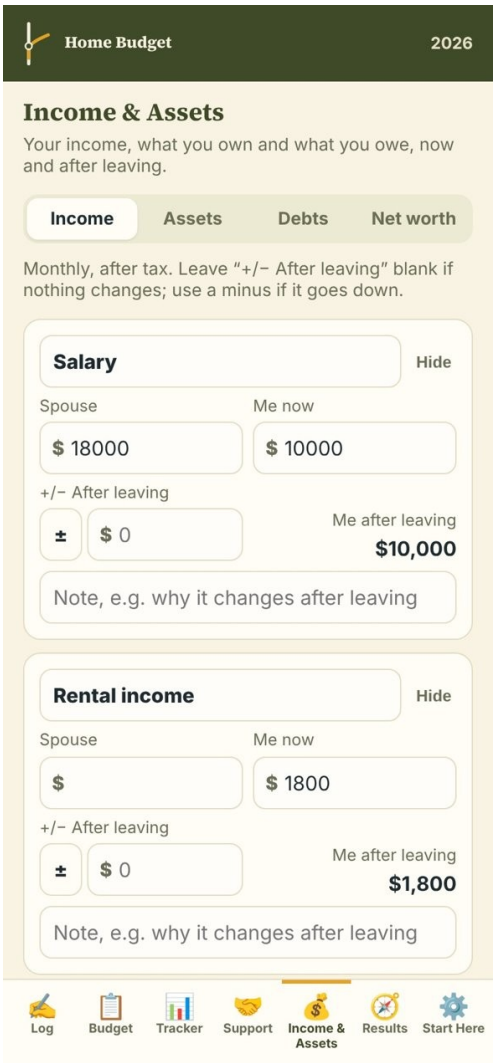
One total from your ex. The support per item shows your lawyer how you reach the total. Once agreed, support is paid as one total that you can use for any cost, and the Results tab counts it that way.

Income & Assets: what comes in, what you own

This tab has four parts: Income, Assets, Debts and Net worth.

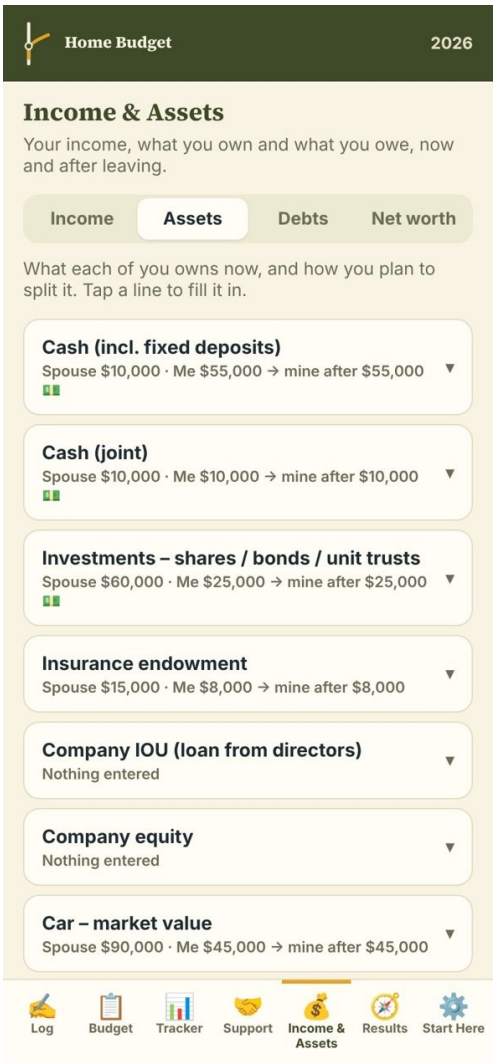
- **Income.** Monthly, after tax, for you and your spouse now, and the change after leaving (+ or –, blank = no change). Add a note to say why it changes. Names of income, asset and debt lines can be edited, and lines can be hidden.

Picture 20 – *Income*



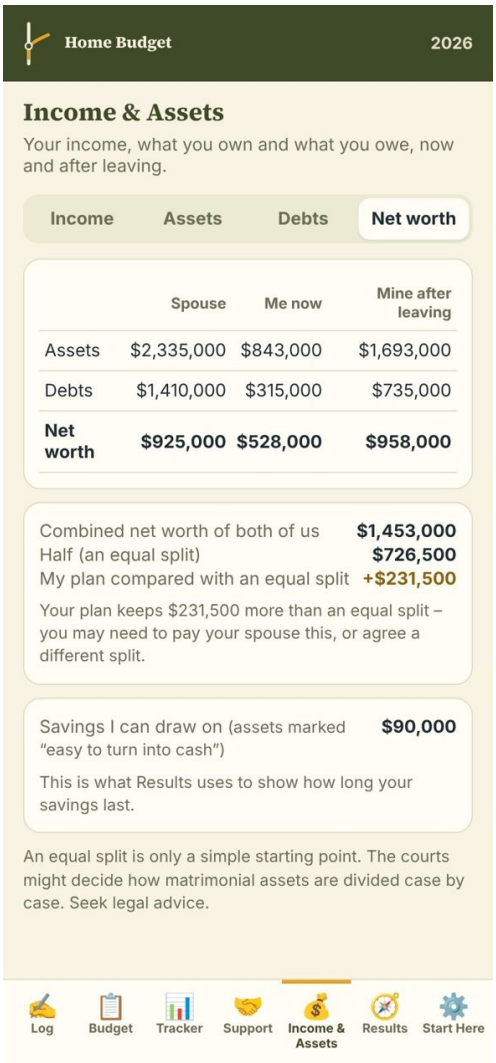
- **Assets and Debts.** What each of you owns and owes now: home, car, savings, investments, loans. For each, choose who keeps it after leaving: each keeps their own, all to me, all to my spouse, sell and split 50/50, or set it yourself. Mark the savings you could draw on.

Picture 21 – *Assets*



- **Net worth.** Your combined net worth, yours before and after leaving, and how your plan compares with an equal split. If you keep more than half, for example by keeping the house, it shows the amount you may need to pay your spouse.

Picture 22 – *Net worth: before, after and against an equal split*

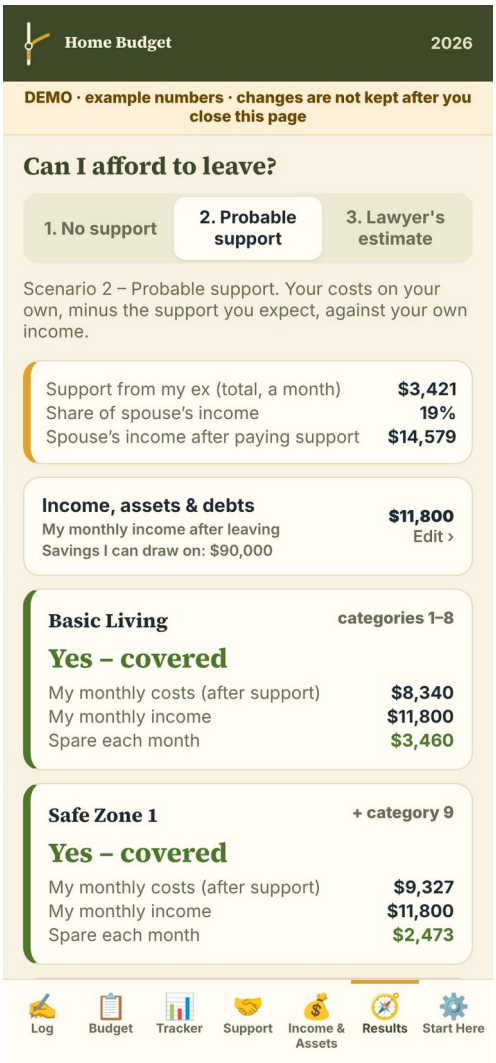


An equal split is only a simple starting point. The courts might decide how matrimonial assets are divided case by case. Seek legal advice.

Results: can I afford to leave?

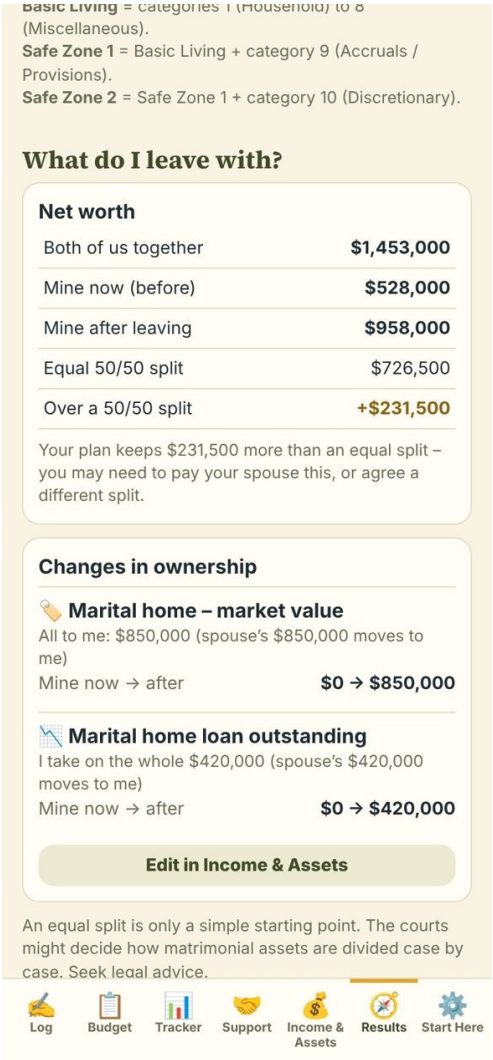
Results answers the question for each level, with nothing to type: covered or not, what is spare or short each month, and how long your savings last if you are short.

Picture 23 – *Results for Scenario 2, probable support, with the support box at the top*



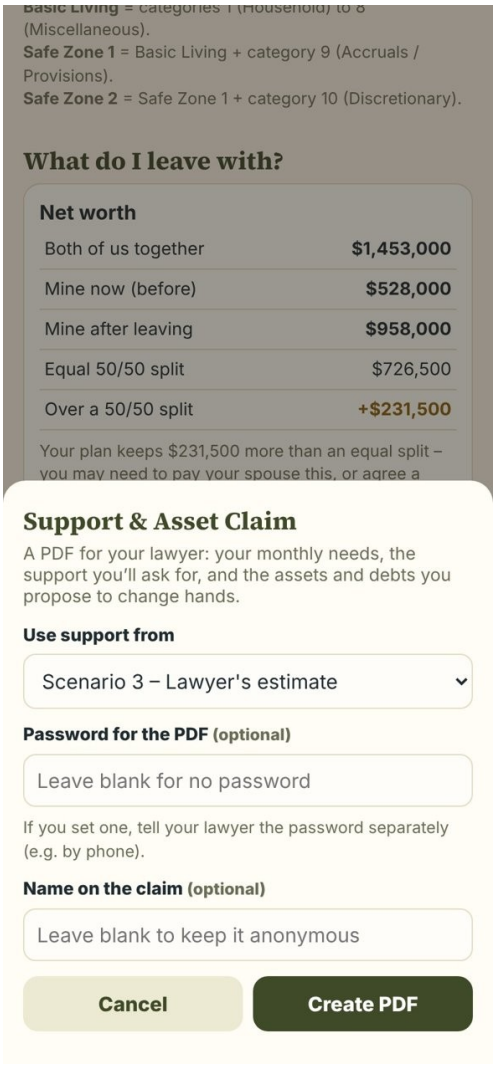
- **Switch scenarios** at the top to see the answer with probable support or your lawyer's estimate. With support, a box at the top shows the support from your ex, its share of your spouse's income, and what your spouse keeps after paying. Each level below then shows your costs after support.
- **What do I leave with?** Your net worth before and after, against an equal split, and every change in ownership, such as the marital home and its loan moving to you.

Picture 24 – *What do I leave with?*



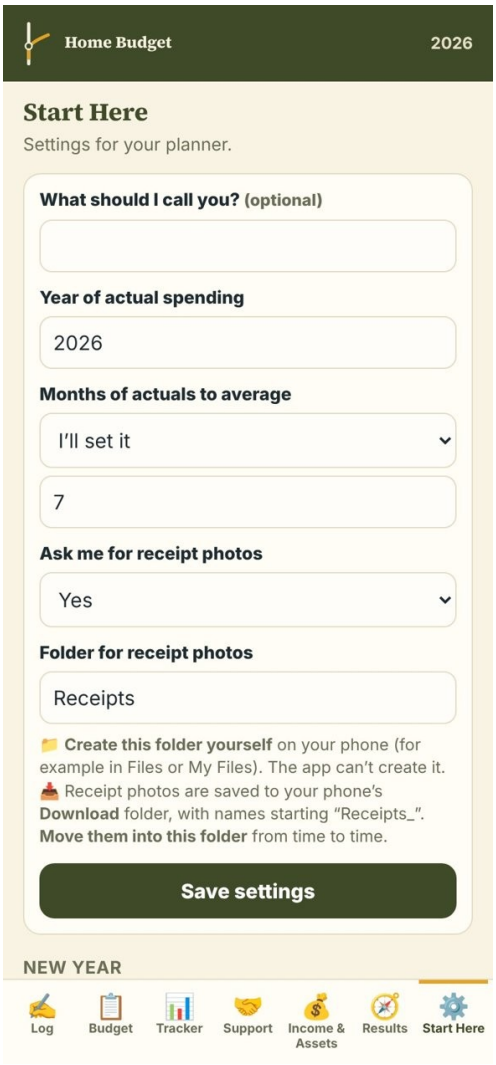
- **Support & Asset Claim PDF.** A summary for your lawyer, with the Clarity at Crossroads logo at the top: your monthly costs, the support you ask for with your reasons, your spouse's income and the support as a share of it, your assets and debts and the proposed changes in ownership. Choose the scenario, add a password if you like, and leave your name off if you prefer. It is saved to your Download folder. See Appendix A for a sample claim.
- **What-if spreadsheet.** A spreadsheet of all your numbers with live formulas, to test changes on a computer without touching the app. It carries the logo too, and its Results sheet shows the support as a share of your spouse's income. See Appendix B for a sample spreadsheet.

Picture 25 – *Create the Support & Asset Claim PDF*



Start Here: settings, safety and a new year

Picture 26 – *Start Here: settings*



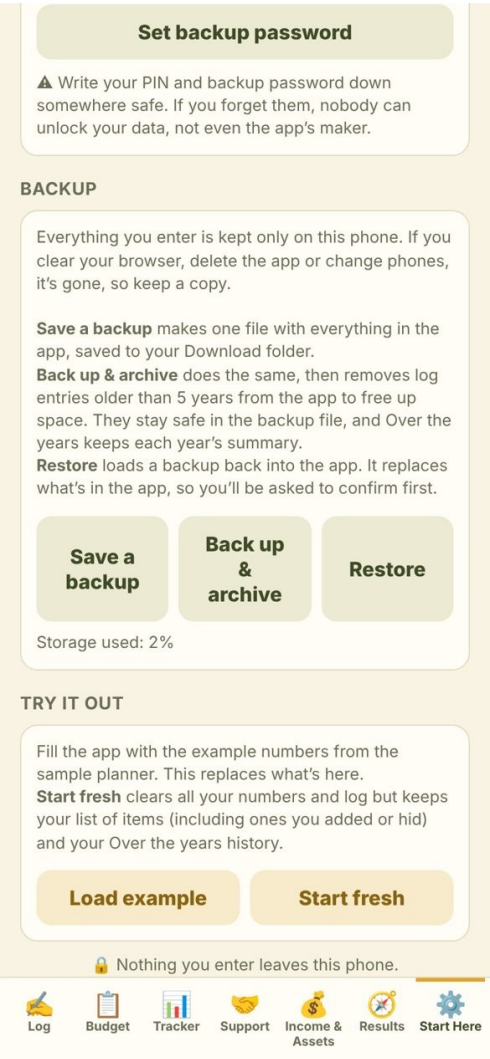
- **Settings.** What to call you, the year, the months of actuals to average, receipt photos on or off, and the folder name for receipts.
- **PIN lock.** Locks and encrypts everything in the app. The app opens on a plain screen and locks itself after a minute away. If you forget the PIN, nobody can unlock your data, so write it down somewhere safe.
- **Backup password.** Encrypts your backup files.

Picture 27 – *Protection: PIN lock and backup password*



- **Save a backup** saves one file with everything in the app to your Download folder. Do this regularly: if the phone is lost or the browser is cleared, the backup is the only copy.
- **Back up & archive** does the same, then removes log entries older than 5 years to free up space. They stay in the backup file, and Over the years keeps every year's summary.
- **Restore** loads a backup into the app. It replaces everything, so the app asks you to confirm first.
- **Storage.** The app warns you when its storage is 70% full.

Picture 28 – *Backups*

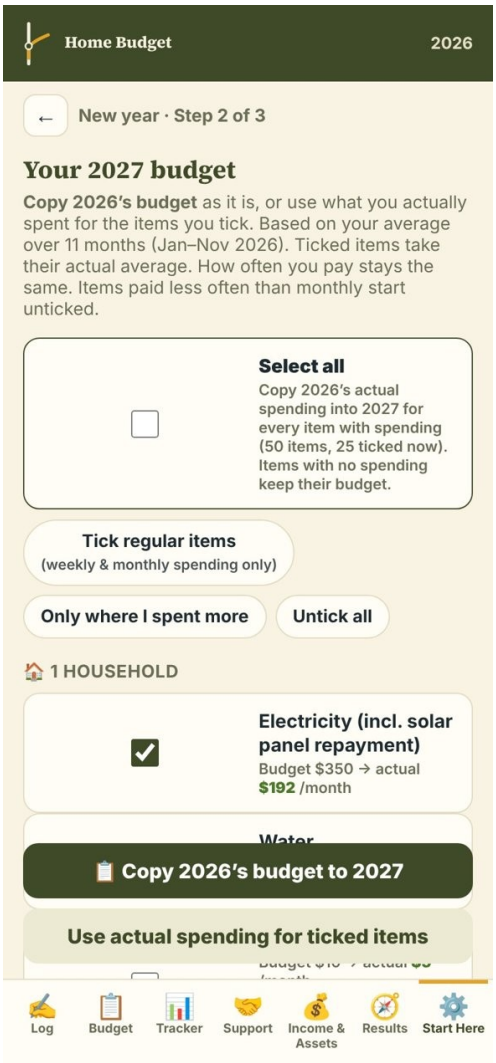


Starting a new year

Start Here → **Start 2027** takes three steps:

1. Save a backup of the year.
2. Choose your new budget: **Copy 2026's budget to 2027** as it is, or use what you actually spent. Tick **Select all** for every item with spending, **Tick regular items** for weekly and monthly spending only, or tick items one by one.
3. Start the new year. The year's log is cleared and its summary is kept in Over the years.

Picture 29 – *New year: choose your new budget*



The bottom of Start Here shows the app's version, for example Version 10.12.

Good habits and questions

- **Log as you go**, ideally the same day. Totals per month matter more than exact dates.
- **Save a backup every week**, and before any update to a new version of the app.
- **Use the same link and browser** every time. A new link or browser starts empty; restore your backup there to bring everything back.
- **Where is my data?** Only on your phone, inside the browser you use. Clearing that browser's data deletes it, so keep a backup.
- **Moving to a new phone?** Save a backup, send the file to the new phone, open the app there and tap Restore.
- **Receipts not saving?** Create the receipt folder yourself in your phone's Files app; photos are saved to Download and can be moved there.
- **Can't find a saved file?** Backups, the claim PDF and the what-if spreadsheet save to Downloads when the app is opened in Chrome or Safari. Search your Files app for "Claim" or "Home-Budget-backup", and move anything private out of Downloads.

Home Budget is a personal planning tool, not legal or financial advice. An equal split is only a simple starting point. The courts might decide how matrimonial assets are divided case by case. Seek legal advice.

Appendix A: Sample Support & Asset Claim (PDF)

This is the claim the app creates from Results (Create Support & Asset Claim), using the example numbers for Scenario 2, probable support. Yours will show your own numbers. The PDF is four pages and can be password-protected.

Picture A1 – *Claim, page 1: summary and support by category*



Clarity at Crossroads

Support & Asset Claim

Prepared 14 November 2026 | Scenario 2 - Probable support

For discussion with my lawyer. This summarises my monthly costs after separation, the support I am asking for, and how I propose to divide our assets and debts. Figures are monthly unless stated, and are my own estimates.

1. Summary

My monthly costs on my own (Safe Zone 2)	**$15,185**
Support requested from the other parent, per month	**$3,421**
of which for the children (5 Child Expenses)	**$1,712**
Support requested, per year	**$41,056**
Spouse's monthly income (after tax)	**$18,000**
Support requested as a share of spouse's income	**19%**
Spouse's income after paying support, per month	**$14,579**
What I would still pay myself, per month	**$11,764**
My monthly income after leaving (after tax)	**$11,800**

My income (monthly, after tax)

Income	Now	Change after leaving	After leaving	Note
Salary	$10,000	$0	$10,000	
Rental income	$1,800	$0	$1,800	
Total	**$11,800**		**$11,800**	

2. Support by category

Category	My monthly cost	Support requested	I pay	Share	What I will ask for
1 Household	$1,592.83	$525.64	$1,067.20	33%	Stay in Same house. We will ask for half of cost
2 Accommodation	$5,125.00	$900.00	$4,225.00	18%	Pay half of a comparable 3-bedroom apartment
3 Food & Groceries	$850.00	$283.33	$566.67	33%	No support assumed
4 Transport / Car	$173.42	$0.00	$173.42	0%	No support assumed
5 Child Expenses	$2,013.58	$1,712.38	$301.21	85%	100% of child expenses in support
6 Self Expenses	$1,235.42	$0.00	$1,235.42	0%	Ask for 10% spousal support
7 Insurance	$210.58	$0.00	$210.58	0%	No support assumed
8 Miscellaneous	$560.04	$0.00	$560.04	0%	No support assumed
9 Accruals / Provisions	$987.07	$0.00	$987.07	0%	No support assumed
10 Discretionary / Temporary - Investments & Savings	$2,437.50	$0.00	$2,437.50	0%	Ask for 100% legal fees reimbursement
Total	**$15,185.44**	**$3,421.34**	**$11,764.10**	**23%**	

SAMPLE

Support & Asset Claim | Page 1 of 4 | Confidential

Picture A2 – *Claim, page 2: itemised schedule of the support requested*

3. Itemised schedule - lines where support is requested

Category	Item	My monthly cost	Support	Basis	I pay	Note
1 Household	Electricity (incl. solar panel repayment)	$300.00	$99.00	33%	$201.00	Without hi-fi and gaming equipment
	Water	$45.00	$14.85	33%	$30.15	
	Sewage	$10.42	$3.44	33%	$6.98	
	Assessment / Quit Rent / Maintenance	$46.33	$15.29	33%	$31.04	
	Internet	$42.00	$13.86	33%	$28.14	
	Gardening	$62.00	$20.46	33%	$41.54	
	Entertainment - Netflix / Spotify / YouTube	$40.00	$13.20	33%	$26.80	
	Cooking gas	$5.00	$1.65	33%	$3.35	
	Pool / pond servicing	$95.00	$31.35	33%	$63.65	
	Minor house repairs	$195.00	$64.35	33%	$130.65	
	Maid / cleaner	$425.00	$140.25	33%	$284.75	
	Maid visa	$5.17	$1.71	33%	$3.46	
	Maid flight home & annual bonus	$56.25	$18.56	33%	$37.69	
	Ang pow - gardener, maid, rubbish collector	$7.33	$2.42	33%	$4.91	
	Dog vet & vaccinations	$22.08	$7.29	33%	$14.80	
	House & garden care	$175.00	$57.75	33%	$117.25	
	Aircon service	$12.08	$3.99	33%	$8.10	
	Pump / filter service	$8.33	$2.75	33%	$5.58	
	Security guard & community membership	$25.00	$8.25	33%	$16.75	
	Pest / termite control	$15.83	$5.23	33%	$10.61	
2 Accommodation	House repayment / rent	$5,125.00	$900.00	Fixed amount	$4,225.00	Rent of $3,000 / I will take on the house loan repayment
3 Food & Groceries	Groceries	$300.00	$100.00	33.3%	$200.00	Less cheese and yoghurt
	Eating out	$550.00	$183.33	33.3%	$366.67	Less eating out ($50 per weekend)
5 Child Expenses	Medical / check-ups / vaccinations	$12.00	$6.00	50%	$6.00	
	School fees	$1,250.00	$1,250.00	100%	$0.00	
	Sports lessons - football / taekwondo	$60.00	$30.00	50%	$30.00	
	Enrichment - drums / drama / Chinese / art	$83.33	$41.67	50%	$41.67	
	Tuition	$150.00	$75.00	50%	$75.00	
	Clothes / toys / books	$75.00	$37.50	50%	$37.50	
	Parties & presents (birthday, Halloween)	$52.08	$26.04	50%	$26.04	
	School bus	$70.00	$35.00	50%	$35.00	
	Pocket money	$100.00	$50.00	50%	$50.00	

SAMPLE

Support & Asset Claim | Page 2 of 4 | Confidential

Picture A3 – *Claim, page 3: proposed division of assets and debts, and net worth check*

Category	Item	My monthly cost	Support	Basis	I pay	Note
	School ECA, trips & yearbook	$131.00	$131.00	100%	$0.00	
	School uniform & shoes	$30.17	$30.17	100%	$0.00	

4. Proposed division of assets and debts

I propose the following changes in ownership. I would like your advice on whether these are reasonable and how best to ask for them:

1. Marital home - market value (asset): All to me: $850,000 (spouse's $850,000 moves to me). Mine now $0, after $850,000.

2. Marital home loan outstanding (debt): I take on the whole $420,000 (spouse's $420,000 moves to me). Mine now $0, after $420,000.

Asset	Spouse	Me now	Plan after leaving	Mine after	Easy cash?	Notes
Cash (incl. fixed deposits)	$10,000	$55,000	Each keeps own	$55,000	Yes	
Cash (joint)	$10,000	$10,000	Each keeps own	$10,000	Yes	
Investments - shares / bonds / unit trusts	$60,000	$25,000	Each keeps own	$25,000	Yes	
Insurance endowment	$15,000	$8,000	Each keeps own	$8,000	No	
Car - market value	$90,000	$45,000	Each keeps own	$45,000	No	
Marital home - market value	$850,000	$0	All to me	$850,000	No	
Property 2 - market value	$0	$700,000	Each keeps own	$700,000	No	
Property 3 - market value	$1,300,000	$0	Each keeps own	$0	No	
Total assets	**$2,335,000**	**$843,000**		**$1,693,000**		

Debt	Spouse	Me now	Plan after leaving	Mine after	Notes
Car loan outstanding	$40,000	$15,000	Each keeps own	$15,000	
Marital home loan outstanding	$420,000	$0	All to me	$420,000	
Property 2 loan outstanding	$0	$300,000	Each keeps own	$300,000	
Property 3 loan outstanding	$950,000	$0	Each keeps own	$0	
Total debts	**$1,410,000**	**$315,000**		**$735,000**	

5. Net worth check

	Spouse	Me now	Mine after leaving
Assets	$2,335,000	$843,000	$1,693,000
Debts	$1,410,000	$315,000	$735,000
Net worth	**$925,000**	**$528,000**	**$958,000**

Combined net worth of both of us	**$1,453,000**
Half of combined net worth (an equal split)	**$726,500**
My plan compared with an equal split	**+$231,500**
Savings I can draw on (easy-to-cash assets)	**$90,000**

My plan keeps $231,500 more than an equal split - I may need to pay my spouse this, or agree a different split.

SAMPLE

Picture A4 – *Claim, page 4: questions for my lawyer*

6. Questions for my lawyer

1. Is the support I am asking for reasonable, and which items are likely to be accepted?
2. Should I ask for a lump sum instead of monthly support?
3. Is my proposed division of assets and debts realistic? What would a court likely decide?
4. What documents and receipts should I start collecting now?
5. What will the process cost, and how can we keep legal fees under control?

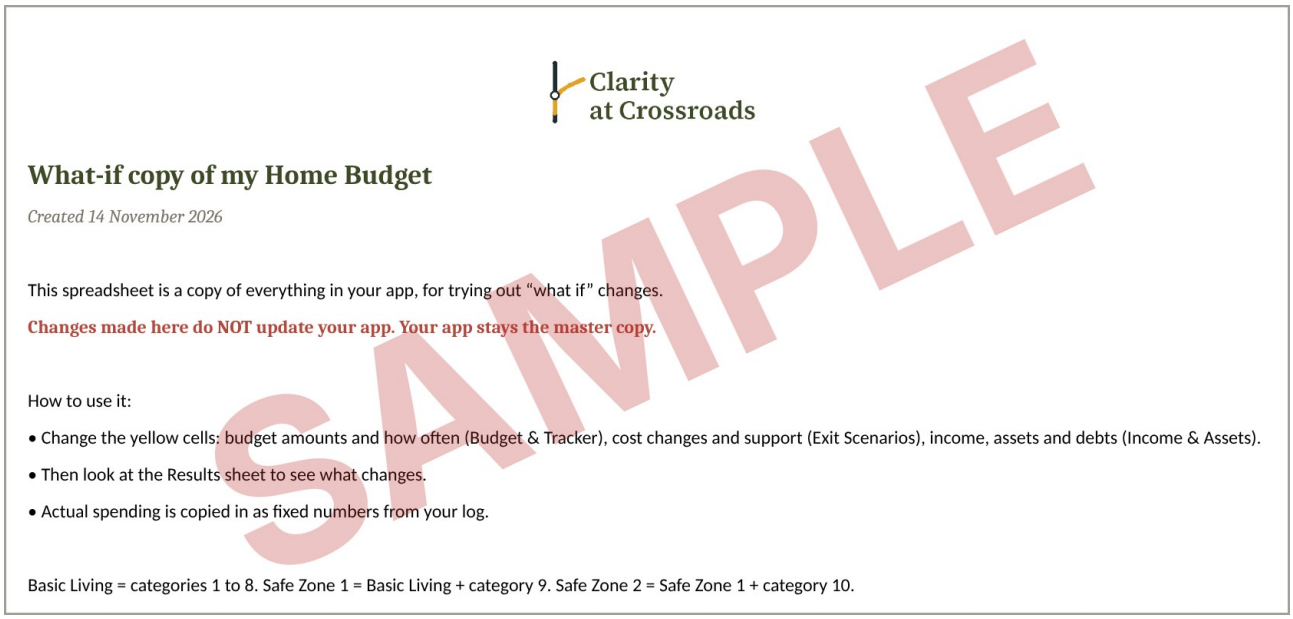
An equal split is only a simple starting point. The courts might decide how matrimonial assets are divided case by case. This document is my own estimate for discussion and is not legal advice.

SAMPLE

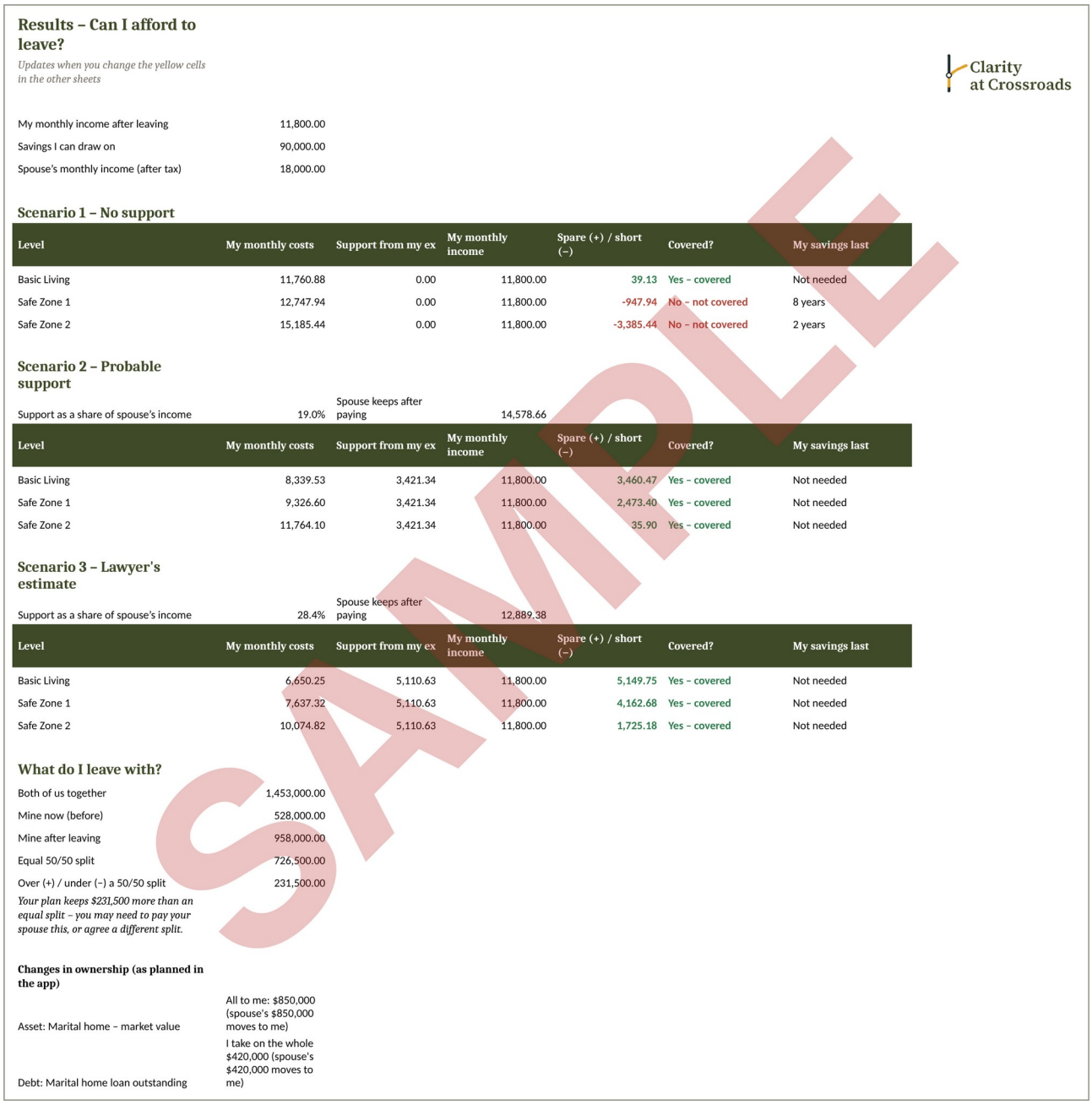
Appendix B: Sample what-if spreadsheet

This is the spreadsheet the app creates from Results (Create what-if spreadsheet), using the example numbers. It has seven sheets: Read me, Results, Budget & Tracker, Exit Scenarios, Income & Assets, Daily Log and Lists. Change the yellow cells to try out changes, and the Results sheet updates. Changes there do not update the app. The wider sheets are shown cut down to their first columns.

Picture B1 – *Read me sheet*



Picture B2 – *Results sheet: all three scenarios, with support as a share of your spouse's income*



Results – Can I afford to leave?

Updates when you change the yellow cells in the other sheets

Clarity at Crossroads

My monthly income after leaving	11,800.00
Savings I can draw on	90,000.00
Spouse's monthly income (after tax)	18,000.00

Scenario 1 – No support

Level	My monthly costs	Support from my ex	My monthly income	Spare (+) / short (–)	Covered?	My savings last
Basic Living	11,760.88	0.00	11,800.00	39.13	Yes – covered	Not needed
Safe Zone 1	12,747.94	0.00	11,800.00	-947.94	No – not covered	8 years
Safe Zone 2	15,185.44	0.00	11,800.00	-3,385.44	No – not covered	2 years

Scenario 2 – Probable support

Support as a share of spouse's income	19.0%	Spouse keeps after paying	14,578.66

Level	My monthly costs	Support from my ex	My monthly income	Spare (+) / short (–)	Covered?	My savings last
Basic Living	8,339.53	3,421.34	11,800.00	3,460.47	Yes – covered	Not needed
Safe Zone 1	9,326.60	3,421.34	11,800.00	2,473.40	Yes – covered	Not needed
Safe Zone 2	11,764.10	3,421.34	11,800.00	35.90	Yes – covered	Not needed

Scenario 3 – Lawyer's estimate

Support as a share of spouse's income	28.4%	Spouse keeps after paying	12,889.38

Level	My monthly costs	Support from my ex	My monthly income	Spare (+) / short (–)	Covered?	My savings last
Basic Living	6,650.25	5,110.63	11,800.00	5,149.75	Yes – covered	Not needed
Safe Zone 1	7,637.32	5,110.63	11,800.00	4,162.68	Yes – covered	Not needed
Safe Zone 2	10,074.82	5,110.63	11,800.00	1,725.18	Yes – covered	Not needed

What do I leave with?

Both of us together	1,453,000.00
Mine now (before)	528,000.00
Mine after leaving	958,000.00
Equal 50/50 split	726,500.00
Over (+) / under (–) a 50/50 split	231,500.00

Your plan keeps $231,500 more than an equal split – you may need to pay your spouse this, or agree a different split.

Changes in ownership (as planned in the app)

Asset: Marital home – market value	All to me: $850,000 (spouse's $850,000 moves to me)
Debt: Marital home loan outstanding	I take on the whole $420,000 (spouse's $420,000 moves to me)

SAMPLE

Picture B3 – *Budget & Tracker sheet (first columns)*

Budget & Tracker

Actual spending 2026 · average over 7 months (Jan–Jul)

Buffer (% of categories 1–7) 5.0%

Category / item	Amount ($)	How often	Months per payment	Monthly budget ($)	Jan	Feb	Mar
1 Household				**1,617.83**	**1,123.00**	**1,744.00**	**1,240.00**
Electricity (incl. solar panel repayment)	325.00	Monthly	1	325.00	131.00	322.00	280.00
Water	45.00	Monthly	1	45.00	66.00	62.00	52.00
Sewage	125.00	Yearly	12	10.42			
Assessment / Quit Rent / Maintenance	556.00	Yearly	12	46.33	197.00		
House phone	0.00	Monthly	1	0.00			
Internet	42.00	Monthly	1	42.00	42.00	42.00	42.00
Gardening	62.00	Monthly	1	62.00	62.00	62.00	62.00
Entertainment – Netflix / Spotify / YouTube	40.00	Monthly	1	40.00	40.00	40.00	40.00
Cooking gas	10.00	Every 2 months	2	5.00			
Newspaper	0.00	Monthly	1	0.00			
Pool / pond servicing	95.00	Monthly	1	95.00			
Minor house repairs	195.00	Monthly	1	195.00	84.00	144.00	152.00
Maid / cleaner	425.00	Monthly	1	425.00	425.00	425.00	425.00
Maid visa	62.00	Yearly	12	5.17			
Maid flight home & annual bonus	675.00	Yearly	12	56.25			
Ang pow – gardener, maid, rubbish collector	88.00	Yearly	12	7.33		112.00	
Dog vet & vaccinations	265.00	Yearly	12	22.08		45.00	
House & garden care	175.00	Monthly	1	175.00	76.00	490.00	162.00
Bottled water	0.00	Monthly	1	0.00			
Aircon service	145.00	Yearly	12	12.08			25.00
Pump / filter service	100.00	Yearly	12	8.33			
Security guard & community membership	300.00	Yearly	12	25.00			
Pest / termite control	190.00	Yearly	12	15.83			
2 Accommodation				**2,125.00**	**2,125.00**	**2,125.00**	**2,125.00**
House repayment / rent	2,125.00	Monthly	1	2,125.00	2,125.00	2,125.00	2,125.00
3 Food & Groceries				**1,125.00**	**857.00**	**1,090.00**	**879.00**
Groceries	375.00	Monthly	1	375.00	721.00	646.00	288.00
Eating out	750.00	Monthly	1	750.00	136.00	444.00	591.00
4 Transport / Car				**173.42**	**5.00**	**303.00**	**90.00**

SAMPLE

Picture B4 – *Exit Scenarios sheet (first columns)*

Exit Scenarios – my costs on my own and support

Scenario 1 – No support · Scenario 2 – Probable support · Scenario 3 – Lawyer's estimate

Support: type a % in "Support %" or a fixed $ in "Support $" (fixed $ wins).

Category / item	Monthly budget ($)	Cost change on my own (+/−)	My solo budget ($)	S2 Support %	S2 Support $ (overrides %)	S2 Support ($/month)	S2 I pay ($/month)	S3 Support %
1 Household	**1,617.83**	**-25.00**	**1,592.83**			**525.64**	**1,067.20**	
Electricity (incl. solar panel repayment)	325.00	-25.00	300.00	33.0%		99.00	201.00	50.0%
Water	45.00		45.00	33.0%		14.85	30.15	50.0%
Sewage	10.42		10.42	33.0%		3.44	6.98	50.0%
Assessment / Quit Rent / Maintenance	46.33		46.33	33.0%		15.29	31.04	50.0%
House phone	0.00		0.00	33.0%		0.00	0.00	50.0%
Internet	42.00		42.00	33.0%		13.86	28.14	50.0%
Gardening	62.00		62.00	33.0%		20.46	41.54	50.0%
Entertainment – Netflix / Spotify / YouTube	40.00		40.00	33.0%		13.20	26.80	50.0%
Cooking gas	5.00		5.00	33.0%		1.65	3.35	50.0%
Newspaper	0.00		0.00	33.0%		0.00	0.00	50.0%
Pool / pond servicing	95.00		95.00	33.0%		31.35	63.65	50.0%
Minor house repairs	195.00		195.00	33.0%		64.35	130.65	50.0%
Maid / cleaner	425.00		425.00	33.0%		140.25	284.75	50.0%
Maid visa	5.17		5.17	33.0%		1.71	3.46	50.0%
Maid flight home & annual bonus	56.25		56.25	33.0%		18.56	37.69	50.0%
Ang pow – gardener, maid, rubbish collector	7.33		7.33	33.0%		2.42	4.91	50.0%
Dog vet & vaccinations	22.08		22.08	33.0%		7.29	14.80	50.0%
House & garden care	175.00		175.00	33.0%		57.75	117.25	50.0%
Bottled water	0.00		0.00	33.0%		0.00	0.00	50.0%
Aircon service	12.08		12.08	33.0%		3.99	8.10	50.0%
Pump / filter service	8.33		8.33	33.0%		2.75	5.58	50.0%
Security guard & community membership	25.00		25.00	33.0%		8.25	16.75	50.0%
Pest / termite control	15.83		15.83	33.0%		5.23	10.61	50.0%
2 Accommodation	**2,125.00**	**3,000.00**	**5,125.00**			**900.00**	**4,225.00**	
House repayment / rent	2,125.00	3,000.00	5,125.00		900.00	900.00	4,225.00	

SAMPLE

Picture B5 – *Income & Assets sheet (first columns)*

Income, Assets & Debts

Monthly income after tax

MONTHLY INCOME (after tax)	Spouse	Me now	+ / – after leaving	Me after leaving
Salary	18,000.00	10,000.00		10,000.00
Rental income		1,800.00		1,800.00
Interest / dividends				0.00
Company benefits (rent, car, etc.)				0.00
Other income 1				0.00
Other income 2				0.00
Other income 3				0.00
Total monthly income	**18,000.00**	**11,800.00**	**0.00**	**11,800.00**

ASSETS	Spouse	Me now	Plan after leaving	Mine after leaving	If "Distribute manually": my share ($)
Cash (incl. fixed deposits)	10,000.00	55,000.00	Each keeps own	55,000.00	
Cash (joint)	10,000.00	10,000.00	Each keeps own	10,000.00	
Investments – shares / bonds / unit trusts	60,000.00	25,000.00	Each keeps own	25,000.00	
Insurance endowment	15,000.00	8,000.00	Each keeps own	8,000.00	
Company IOU (loan from directors)	0.00	0.00	Each keeps own	0.00	
Company equity	0.00	0.00	Each keeps own	0.00	
Car – market value	90,000.00	45,000.00	Each keeps own	45,000.00	
EPF (marital period)	0.00	0.00	Each keeps own	0.00	
Marital home – market value	850,000.00		All to me	850,000.00	
Property 2 – market value		700,000.00	Each keeps own	700,000.00	
Property 3 – market value	1,300,000.00		Each keeps own	0.00	
Other asset 1			Each keeps own	0.00	
Other asset 2			Each keeps own	0.00	
Other asset 3			Each keeps own	0.00	
Total assets	**2,335,000.00**	**843,000.00**		**1,693,000.00**	

DEBTS	Spouse	Me now	Plan after leaving	Mine after leaving	If "Distribute manually": my share ($)
Car loan outstanding	40,000.00	15,000.00	Each keeps own	15,000.00	
Marital home loan outstanding	420,000.00		All to me	420,000.00	
Property 2 loan outstanding		300,000.00	Each keeps own	300,000.00	
Property 3 loan outstanding	950,000.00		Each keeps own	0.00	
Other debt 1			Each keeps own	0.00	
Other debt 2			Each keeps own	0.00	
Other debt 3			Each keeps own	0.00	
Total debts	**1,410,000.00**	**315,000.00**		**735,000.00**	

NET WORTH CHECK	Spouse	Me now		Mine after leaving	
Net worth (assets – debts)	925,000.00	528,000.00		958,000.00	
Combined net worth of both of us		1,453,000.00			
Half of combined net worth (an equal split)		726,500.00			
My plan compared with an equal split				231,500.00	
Savings I can draw on (assets marked "Yes")				90,000.00	

An equal split is only a simple starting point. The courts might decide how matrimonial assets are divided case by case. Seek legal advice.

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