

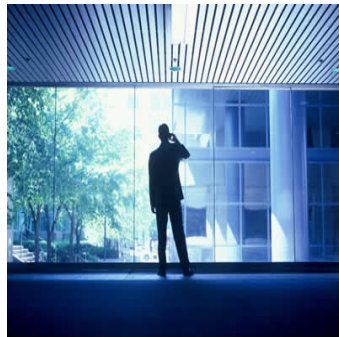


Private and Confidential

Your Budget Planner

A realistic budget can:

- put you in control of your own finances
- makes it easier to achieve your savings goals
- help you better understand your financial situation



"Isn't it time you took control of your finances and started planning for a brighter future today!"

Client Name :

ILCN :

Financial Adviser :

Accountant :

A realistic budget makes it easier to achieve your savings goals and puts you in control of your finances. Enter information in as many fields as required and once finished keep a permanent record by printing the summary page or the entire budget.





.1. Income Details

	Amount	Frequency	Annual Amount
Salary (Net)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bonuses (Net)	<input type="text"/>	<input type="text"/>	<input type="text"/>
investment Income	<input type="text"/>	<input type="text"/>	<input type="text"/>
Oher Income	<input type="text"/>	<input type="text"/>	<input type="text"/>
		TOTAL:	<input type="text"/>

.2. Living Expenses

	Amount	Frequency	Annual Amount
Rates (council & water)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Utilities (electricity. gas, etc)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone & Internet (rental, call	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile phone	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home maintenace	<input type="text"/>	<input type="text"/>	<input type="text"/>
Food & groceries	<input type="text"/>	<input type="text"/>	<input type="text"/>
Medical & pharmaceutical	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clothes & shoes	<input type="text"/>	<input type="text"/>	<input type="text"/>
Education	<input type="text"/>	<input type="text"/>	<input type="text"/>
Household purchass (furniture etc)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Childcare & shcool fees	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>
		TOTAL:	<input type="text"/>

.3. Motor Vehicle / Transport Expenses

	Amount	Frequency	Annual Amount
Registration / Maintenace / Repairs	<input type="text"/>	<input type="text"/>	<input type="text"/>
Petrol	<input type="text"/>	<input type="text"/>	<input type="text"/>
Public transport / taxis	<input type="text"/>	<input type="text"/>	<input type="text"/>
Parking	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
		TOTAL:	<input type="text"/>



.4. Insurance / Superannuation Expenses

	Amount	Frequency	Annual Amount
Life & income continuance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Health	<input type="text"/>	<input type="text"/>	<input type="text"/>
Superannuation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home & contents	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (boat / caravan / trailer)	<input type="text"/>	<input type="text"/>	<input type="text"/>
		TOTAL:	<input type="text"/>

.5. Loans, Credit Cards & Store Accounts Expenses

	Amount	Frequency	Annual Amount
Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal loan repayments	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card repayment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other loan repayments	<input type="text"/>	<input type="text"/>	<input type="text"/>
		TOTAL:	<input type="text"/>

.6. Taxes, Fee & Charges Expenses

	Amount	Frequency	Annual Amount
Fees & duties	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax on investments	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
		TOTAL:	<input type="text"/>

.7. Leisure / Entertainment Expenses

	Amount	Frequency	Annual Amount
Holidays	<input type="text"/>	<input type="text"/>	<input type="text"/>
Restaurants, outings, takeaway	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sports, hobbies, memberships	<input type="text"/>	<input type="text"/>	<input type="text"/>
Newspapers, magazines, book, CD's	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
		TOTAL:	<input type="text"/>



.8. Summary

	Weekly	Fortnightly	Monthly	Quarterly	Half Yearly	Annually
Total Income						
Living Expenses						
Motor Vehicle / Transport						
Insurance / Superannuation						
Loans, Credit Cards & Store Accounts						
Taxes, Fee & Charges						
Leisure / Entertainment						
Total Expenses						
SURPLUS / DEFICIT						

Keeping your budget in check:

The budget planner will work out your total income and expenses, and you'll get an idea of where your money goes, and where you could make changes.

Make adjustments to expenses:

If you have accurately identified and listed all of your expenses the ultimate goal would be to have your income and expense columns to be equal.

Manage unexpected expenses:

Some people worry that an unexpected bill will derail their budget. The best way to prevent this is to plan for it. Try to save enough to give yourself a small buffer you can use in emergencies.

Review your budget regularly:

It's important to review your budget on a regular basis to make sure you're staying on track. After the first month take a minute to sit down and compare actual expenses versus what you had created in the budget. This will show you where you did well and where you may need to improve.