

Budget Planner



How to use: Firstly choose a time period (e.g. fortnightly or monthly). Write in your regular income and expenses. Remember to use the same time period for income and expenses. Once you have entered these figures, total your expenses and subtract these from your total income. This should then give you your total savings potential.

INCOME					
<i>Amount received each period</i>					
Salary or wage (after tax)	\$		Investment Income (eg. interest, dividends, rent)	\$	
Pension or Government allowance	\$		Child support or other payments	\$	
			Total Income	\$	
EXPENSES					
Household Expenses		Personal Expenses		Insurance	
Rent	\$	Clothes and shoes	\$	Home and contents	\$
Repairs	\$	Hair and beauty	\$	Car	\$
Gas	\$	Doctor	\$	Health	\$
Electricity	\$	Medicines	\$	Income protection	\$
Water	\$	Dentist	\$	Life	\$
Telephone/mobile	\$	Sub Total	\$	Sub Total	\$
Rates	\$	Other Expenses		Debt Repayments	
Body corporate fees	\$	Petrol	\$	Mortgage	\$
Internet	\$	Car registration & maintenance	\$	Car loan	\$
Cable/TV	\$	Public Transport	\$	HECS/HELP payments	\$
Furniture	\$	Child care	\$	Credit cards	\$
Appliances	\$	Child support payments	\$	Personal loans	\$
Groceries	\$	Gifts	\$	Store cards	\$
Gardening	\$	Donations	\$	Lay-bys	\$
Sub Total	\$	Hobbies and sports	\$	Sub Total	\$
Education Expenses		Subscriptions, Newspapers & Magazines	\$	Total Expenses	\$
School fees	\$	Movies and DVDs	\$		
University/TAFE fees	\$	Restaurants and takeaway	\$		
Tuition	\$	Alcohol and cigarettes	\$	Total Income	\$
Books and uniforms	\$	Pet food & associated Pet costs	\$	Less	
Camps/excursions	\$	Holiday/Travel	\$	Total Expenses	\$
Sub Total	\$	Sub Total	\$	NET RESULT – SAVINGS POTENTIAL	\$

FOR MORE INFORMATION

If you would like more information, please contact your local **Fiducian Financial Planner**

You can also visit our website at www.fiducianfs.com.au
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