

# Budget planner



## Personal budget planner

It's important to know where you spend your money. Through efficient management of your finances you will be able to plan for your future with confidence. Spending the time to complete a budget planner will help you to take control of your financial situation.

To ensure your budget is based on realistic figures keep a written record of all your income and outgoings for at least three months.

If you find that your income is greater than your expenses, then you could use these funds to implement a strategy for your future financial security.

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Gross income	January	February	March	April	May
Salary, fees and bonuses					
Superannuation Pension/Annuity					
Investment income (interest, dividends, etc)					
Government benefits					
Government benefits					
<b>Total Gross Income (A)</b>					
Expenses	January	February	March	April	May
<b>Living expenses</b>					
Rent/mortgage					
Other lease/loan/interest payments					
Home maintenance					
Rates and levies (Council, water, etc)					
Phone(s) (Rental, service and calls)					
Utilities (Electricity, gas, etc)					
Food/groceries/household					
Medical and pharmaceutical					
Clothes, shoes, dry cleaning etc					
Child care/school fees					
Household purchases (eg. appliances)					
Other					
<b>Car/transport</b>					
Registration/maintenance/repair					
Fuel					
Fares					
Other					
<b>Insurance and superannuation</b>					
Home and contents					
Life/income continuation/trauma					
Car/boat/trailer					
Health					
Superannuation					
Business					
Other					
<b>Leisure/entertainment</b>					
Holidays					
Restaurant/theatre, etc					
Sports/hobbies/memberships					
Newspapers/magazines/books/CDs/etc					
Gifts					
Other					
<b>Taxes, fees and charges</b>					
Fees and duties					
Tax on income and investments					
Other					
<b>Total Expenses (B)</b>					
<b>Income minus Expenses (A) - (B)</b>					
<b>The amount I will save for</b>					
Short term (eg. for later months)					
Medium term (eg. time off work)					
Long term (eg. retirement/super)					



For further information