



Budget Planner

MONTHLY INCOME	Amount
Person 1 Net Salary	\$
Person 2 Net Salary	\$
Investment Income	\$
Rental Income	\$
Rental Income	\$
Family Allowances / Benefits	\$
Other Income	\$
Other Income	\$
Other Income	\$
Total	\$

MOTOR VEHICLE / TRANSPORT	Amount
Registration / maintenance / repairs	\$
Petrol	\$
Public Transport / taxis	\$
Parking	\$
Other	\$
Subtotal	\$

INSURANCE / SUPERANNUATION	Amount
Life / income protection premium	\$
Health	\$
Superannuation	\$
Home & contents	\$
Car	\$
Business	\$
Other	\$
Subtotal	\$

LOANS	Amount
Mortgage or rent	\$
Personal Loan repayments	\$
Credit card # 1 repayments	\$
Credit card # 2 repayments	\$
Store card # 1 repayments	\$
Store card # 2 repayments	\$
Car loan repayments	\$
Other loan repayment	\$
Other loan repayment	\$
Other loan repayment	\$
Bank fees and charges	\$
Other	\$
Other	\$
Other	\$
Subtotal	\$

EXPENSE SUMMARY	Subtotal
Motor Vehicle / Transport	\$
Insurance / Superannuation	\$
Living Expenses	\$
Loans / Credit Cards	\$
Entertainment	\$
	\$
Total Expenses	\$

Budgeting – It's as simple as 1, 2, 3

Write down:-

- 1. Total Income
- 2. Total Expenses
- 3. Calculate the difference

Note: Be Honest & Realistic!

Write down your actual income and what you spend on things, not what you think you should earn or spend.

LIVING EXPENSES	Amount
Rates (council, water)	\$
Utilities (electricity, gas, etc)	\$
Telephone / Internet	\$
Mobile Phone	\$
Home maintenance	\$
Food / groceries / household	\$
Medical & pharmaceutical	\$
Clothes / shoes	\$
Education	\$
Household purchases	\$
Pet food / maintenance	\$
Child Care / school fees	\$
Other Expense	\$
Other Expense	\$
Other Expense	\$
Subtotal	\$

ENTERTAINMENT	Amount
Holidays	\$
Restaurants, takeaways	\$
Movies, concerts, theater	\$
Sports / hobbies & memberships	\$
Newspapers / Magazines / books	\$
Gifts	\$
Donations	\$
Other Expense	\$
Other Expense	\$
Other Expense	\$
Other Expense	\$
Other Expense	\$
Other	\$
Other	\$
Other	\$
Subtotal	\$

Total Income	\$
Less Total Expenses	\$
Monthly Surplus	\$