
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 | | | | | |
| Total Gross Income (A) | | | | | |
| Expenses | January | February | March | April | May |
| Living expenses | | | | | |
| 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 | | | | | |
| Car/transport | | | | | |
| Registration/maintenance/repair | | | | | |
| Fuel | | | | | |
| Fares | | | | | |
| Other | | | | | |
| Insurance and superannuation | | | | | |
| Home and contents | | | | | |
| Life/income continuation/trauma | | | | | |
| Car/boat/trailer | | | | | |
| Health | | | | | |
| Superannuation | | | | | |
| Business | | | | | |
| Other | | | | | |
| Leisure/entertainment | | | | | |
| Holidays | | | | | |
| Restaurant/theatre, etc | | | | | |
| Sports/hobbies/memberships | | | | | |
| Newspapers/magazines/books/CDs/etc | | | | | |
| Gifts | | | | | |
| Other | | | | | |
| Taxes, fees and charges | | | | | |
| Fees and duties | | | | | |
| Tax on income and investments | | | | | |
| Other | | | | | |
| Total Expenses (B) | | | | | |
| Income minus Expenses (A) - (B) | | | | | |
| The amount I will save for | | | | | |
| Short term (eg. for later months) | | | | | |
| Medium term (eg. time off work) | | | | | |
| Long term (eg. retirement/super) | | | | | |

**Contact Carrington Financial
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