

BUDGET PLANNER

Money Out	Week	Year
Home & utilities		
Mortgage & rent		
Body corporate fees		
Council rates		
Furniture & appliances		
Renovations & maintenance		
Electricity		
Gas		
Water		
Internet		
Pay TV		
Home phone		
Mobile		
Other		
Insurance & financial		
Car insurance		
Home & contents insurance		
Personal & life insurance		
Health insurance		
Car loan		
Credit card interest		
Other loans		
Paying off debt		
Savings		
Super contributions		
Charity donations		
Other		
Total (A)		

Money Out	Week	Year
Groceries		
Supermarket		
Butcher		
Fruit & veg market		
Fish shop		
Deli & bakery		
Pet food		
Other		
Personal & medical		
Cosmetics & toiletries		
Hair & beauty		
Medicines & pharmacy		
Glasses & eye care		
Dental		
Doctors & medical		
Hobbies		
Clothing & shoes		
Jewellery & accessories		
Computers & gadgets		
Sports & gym		
Education		
Pet care & vet		
Other		
Total (B)		

Money Out	Week	Year
Entertainment & eat-out		
Coffee & tea		
Lunches - bought		
Take-away & snacks		
Cigarettes		
Drinks & alcohol		
Bars & clubs		
Restaurants		
Books		
Newspaper & magazines		
Movies & music		
Holidays		
Celebrations & gifts		
Other		
Transport & auto		
Bus & train & ferry		
Petrol		
Road tolls & parking		
Rego & licence		
Repairs & maintenance		
Fines		
Airfares		
Other		
Total (C)		

Money Out	Week	Year
Children		
Baby products		
Toys		
Babysitting		
Childcare		
Sports & activities		
School fees		
Excursions		
School uniforms		
Other school needs		
Child support payment		
Other		
Total (D)		
Total Expenses A + B + C + D		
Money In	Week	Year
Income		
Your take-home pay		
Partner's take-home pay		
Bonuses & overtime		
Savings & investments		
Centrelink benefits		
Family benefit payments		
Child support received		
Total Income		
Less Total Expenses		
Your Savings		

Source: Adapted from Centrelink Budget planner and Australian Securities Investment Commission (ASIC)'s MoneySmart Budget planner available at moneysmart.gov.au or by calling 1300 300 630. Financial planning services are provided by Team Super Financial Advice, a trading name of Team Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.