

Budget Planner

| INCOME | Week | Fortnight | Month | Quarter | Annual |
|---|------|-----------|-------|---------|--------|
| Your take-home pay | | | | | |
| Your partner's take-home pay | | | | | |
| Bonuses/overtime | | | | | |
| Investments | | | | | |
| Income from savings | | | | | |
| Centrelink benefits | | | | | |
| Total income | | | | | |
| Annual income | x52 | x26 | x12 | x4 | x1 |
| Total annual income | | | | | |
| EXPENSES | | | | | |
| Financial commitments | | | | | |
| Rent/mortgage | | | | | |
| Car loan repayments | | | | | |
| Donations/charity | | | | | |
| Credit card limit | | | | | |
| Voluntary super contributions | | | | | |
| Child support payments | | | | | |
| Pocket money (to children) | | | | | |
| Savings (put away for a rainy day) | | | | | |
| Other loan repayments (interest free credit, appliance rentals, HECS repayments, investment loans) | | | | | |
| Other (fines, bank fees, other regular payments) | | | | | |
| Home | | | | | |
| Council rates | | | | | |
| Body corporate fees | | | | | |
| New furniture/appliances | | | | | |
| Home and contents insurance | | | | | |
| Home maintenance and repairs (painting, electrician/plumber, garden improvements) | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| Utilities | | | | | |
| Electricity | | | | | |
| Gas | | | | | |
| Water | | | | | |
| Internet | | | | | |
| Pay TV/DVD | | | | | |
| Home phone (monthly rental plus call costs) | | | | | |
| Mobile phones (monthly rental plus call costs for all members of the family) | | | | | |
| Education | | | | | |
| School fees | | | | | |
| University/TAFE | | | | | |
| Childcare/before- and after-school care (subtract government benefit received) | | | | | |
| School uniforms and stationery | | | | | |
| Extra-curricular activities (sports, music, dance, etc.) | | | | | |
| Excursions | | | | | |
| Health | | | | | |
| Private Health Insurance | | | | | |
| Insurance (Life, Income protection, Trauma and TPD) | | | | | |
| Doctors (GP and specialists) | | | | | |
| Dentists | | | | | |
| Medicines/pharmacy | | | | | |
| Eye care/glasses | | | | | |
| Vet | | | | | |
| Shopping | | | | | |
| Supermarket | | | | | |
| Fruit/veg | | | | | |
| Baby products | | | | | |
| Clothing/shoes | | | | | |

| | | | | | |
|--|-----|-----|-----|----|----|
| Cosmetics/toiletries | | | | | |
| Hairdresser | | | | | |
| Gifts | | | | | |
| Transport | | | | | |
| Car insurance | | | | | |
| Car maintenance | | | | | |
| Car rego/licence | | | | | |
| Petrol | | | | | |
| Road tolls/parking | | | | | |
| Trains/buses/trams | | | | | |
| Other (boat, caravan, motorbike and bicycle) | | | | | |
| Entertainment | | | | | |
| Holidays | | | | | |
| Bars/clubs/alcohol | | | | | |
| Gym/sporting membership | | | | | |
| Cigarettes | | | | | |
| Movies/music | | | | | |
| Hobbies | | | | | |
| Newspapers/magazines | | | | | |
| Celebrations | | | | | |
| Eating Out | | | | | |
| Restaurants | | | | | |
| Takeaway/snacks | | | | | |
| Lunches bought | | | | | |
| Coffee/tea | | | | | |
| Total expenses | | | | | |
| Annualised | x52 | x26 | x12 | x4 | x1 |
| TOTAL ANNUAL EXPENSES | | | | | |