

# Budget planner

Income	Financial commitments	Home / utilities	Education / health	Shopping / transport	Entertainment / eating out	Results
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## HOW TO USE

### Programs

- you can save Excel file to your own computer
- you need Microsoft Office 2003 or higher (Excel)

### Customising

- you can choose how often you receive income or pay expenses using the dropdown list in the frequency column
- you can customise the labels in the spreadsheet to better suit your needs by renaming existing fields

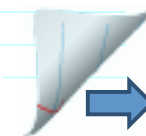
NOTE: Altering the budget planner (eg. adding rows/columns) may result in incorrect outputs

### Feedback

We welcome all feedback. Send feedback via the website form ([www.moneysmart.gov.au/feedback](http://www.moneysmart.gov.au/feedback)) or use the feedback options on the Budget Planner webpage

This original version of this budget planner is published on [www.moneysmart.gov.au](http://www.moneysmart.gov.au) and is subject to copyright.

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Source: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

## Summary

Show results

**Income**  
Income \$0

**Total income:** \$0

**Outgoings**

Financial comm.	\$0
Home	\$0
Utilities	\$0
Education	\$0
Health	\$0
Shopping	\$0
Transport	\$0
Entertainment	\$0
Eating out	\$0

**Total outgoings:** \$0

**What's left:** \$0 per month

# Budget planner

Income	Financial commitments	Home / utilities	Education / health	Shopping / transport	Entertainment / eating out	Results
<b>Income</b>						
			<b>Frequency</b>	<b>Amount</b>	<b>Monthly amount</b>	
Your take-home pay	?		Monthly	\$0	\$0	
Your partner's take-home pay	?		Fortnightly	\$0	\$0	
Bonuses/overtime			Annually	\$0	\$0	
Income from savings and investments	?		Annually	\$0	\$0	
Centrelink benefits	?		Fortnightly	\$0	\$0	
Family benefit payments			Fortnightly	\$0	\$0	
Child support received			Monthly	\$0	\$0	
Other			Monthly	\$0	\$0	
			<b>Total</b>	<b>\$0</b>	<b>\$0</b>	

**Summary**

Show results

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**Income**

- Income \$0

**Total income:** \$0

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**Outgoings**

- Financial comm. \$0
- Home \$0
- Utilities \$0
- Education \$0
- Health \$0
- Shopping \$0
- Transport \$0
- Entertainment \$0
- Eating out \$0

**Total outgoings:** \$0

**What's left:** \$0 per month

Source: www.moneysmart.gov.au

# Budget planner

Income	Financial commitments	Home / utilities	Education / health	Shopping / transport	Entertainment / eating out	Results
<b>Financial Commitments</b>						
		<b>Frequency</b>	<b>Amount</b>	<b>Monthly amount</b>		
Rent / Mortgage		Weekly	\$0	\$0		
Car loan repayments		Monthly	\$0	\$0		
Other loan repayments	?	Monthly	\$0	\$0		
Credit card interest	?	Monthly	\$0	\$0		
Voluntary super contributions		Fortnightly	\$0	\$0		
Savings	?	Fortnightly	\$0	\$0		
Child support payments		Monthly	\$0	\$0		
Donations / Charity		Monthly	\$0	\$0		
Pocket money	?	Weekly	\$0	\$0		
Type in your own expense	?	Monthly	\$0	\$0		
			<b>Total</b>	<b>\$0</b>		

## Summary

Show results

### Income

Income \$0

**Total income:** \$0

### Outgoings

- Financial comm. \$0
- Home \$0
- Utilities \$0
- Education \$0
- Health \$0
- Shopping \$0
- Transport \$0
- Entertainment \$0
- Eating out \$0

**Total outgoings:** \$0

**What's left:** \$0 per month

Source: www.moneysmart.gov.au

# Budget planner

Income
Financial commitments
Home / utilities
Education / health
Shopping / transport
Entertainment / eating out
Results

## Home

	Frequency	Amount	Monthly amount
Council rates	Quarterly	\$0	\$0
Body Corporate fees	Quarterly	\$0	\$0
Home and contents insurance	Monthly	\$0	\$0
Home maintenance and repairs	Annually	\$0	\$0
New furniture / Appliances	Annually	\$0	\$0
Other	Monthly	\$0	\$0
		<b>Total</b>	<b>\$0</b>

## Utilities

Electricity	Quarterly	\$0	\$0
Gas	Quarterly	\$0	\$0
Water	Quarterly	\$0	\$0
Internet	Monthly	\$0	\$0
Pay TV	Monthly	\$0	\$0
Home phone	Monthly	\$0	\$0
Mobile phone(s)	Monthly	\$0	\$0
Type in your own expense	Monthly	\$0	\$0
		<b>Total</b>	<b>\$0</b>

## Summary

Show results

### Income

Income \$0

**Total income:** \$0

### Outgoings

Financial comm. \$0

Home \$0

Utilities \$0

Education \$0

Health \$0

Shopping \$0

Transport \$0

Entertainment \$0

Eating out \$0

**Total outgoings:** \$0

**What's left:** \$0

per month

# Budget planner

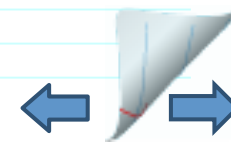
- Income
- Financial commitments
- Home / utilities
- Education / health
- Shopping / transport
- Entertainment / eating out
- Results

## Education

	Frequency	Amount	Monthly amount
School fees	Annually	\$0	\$0
Uni / TAFE	Annually	\$0	\$0
Childcare / Pre-school <span style="color: blue; font-weight: bold;">?</span>	Weekly	\$0	\$0
School uniforms	Annually	\$0	\$0
Sport, music, dance, etc	Annually	\$0	\$0
Excursions	Monthly	\$0	\$0
Other <span style="color: blue; font-weight: bold;">?</span>	Monthly	\$0	\$0
<b>Total</b>			<b>\$0</b>

## Health

Private health insurance	Monthly	\$0	\$0
Life insurance <span style="color: blue; font-weight: bold;">?</span>	Monthly	\$0	\$0
Doctors <span style="color: blue; font-weight: bold;">?</span>	Annually	\$0	\$0
Dentists	Annually	\$0	\$0
Medicines / Pharmacy <span style="color: blue; font-weight: bold;">?</span>	Annually	\$0	\$0
Eyecare / Glasses <span style="color: blue; font-weight: bold;">?</span>	Annually	\$0	\$0
Vet	Annually	\$0	\$0
Type in your own expense	Monthly	\$0	\$0
<b>Total</b>			<b>\$0</b>



## Summary

Show results Monthly

### Income

Income \$0

**Total income: \$0**

### Outgoings

Financial comm. \$0

Home \$0

Utilities \$0

Education \$0

Health \$0

Shopping \$0

Transport \$0

Entertainment \$0

Eating out \$0

**Total outgoings: \$0**

**What's left: \$0**  
per month

Source: www.moneysmart.gov.au

# Budget planner

Income
Financial commitments
Home / utilities
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Results

## Shopping

	Frequency	Amount	Monthly amount
Supermarket	Weekly	\$0	\$0
Fruit / Veg	Weekly	\$0	\$0
Baby products	Weekly	\$0	\$0
Clothing / Shoes	Monthly	\$0	\$0
Cosmetics / Toiletries	Monthly	\$0	\$0
Hairdresser	Quarterly	\$0	\$0
Gifts and others	Monthly	\$0	\$0
Other food and grocery	Weekly	\$0	\$0
<b>Total</b>			<b>\$0</b>

## Transport

Car insurance	Annually	\$0	\$0
Car maintenance	Annually	\$0	\$0
Car rego / Licence	Annually	\$0	\$0
Petrol	Fortnightly	\$0	\$0
Road tolls / Parking	Monthly	\$0	\$0
Trains / Buses / Ferries	Weekly	\$0	\$0
Type in your own expense	Monthly	\$0	\$0
<b>Total</b>			<b>\$0</b>

## Summary

Show results

Income	
Income	\$0
<b>Total income:</b>	<b>\$0</b>

Outgoings	
Financial comm.	\$0
Home	\$0
Utilities	\$0
Education	\$0
Health	\$0
Shopping	\$0
Transport	\$0
Entertainment	\$0
Eating out	\$0
<b>Total outgoings:</b>	<b>\$0</b>

**What's left:** **\$0**  
per month

# Budget planner

Income
Financial commitments
Home / utilities
Education / health
Shopping / transport
Entertainment / eating out
Results

## Entertainment

	Frequency	Amount	Monthly amount
Holidays	Annually	\$0	\$0
Bars / Clubs	Weekly	\$0	\$0
Other alcohol	Weekly	\$0	\$0
Gym / Sporting membership	Monthly	\$0	\$0
Cigarettes	Weekly	\$0	\$0
Movies / Music	Fortnightly	\$0	\$0
Hobbies	Fortnightly	\$0	\$0
Newspaper / Magazines	Weekly	\$0	\$0
Celebrations	Annually	\$0	\$0
Other	Monthly	\$0	\$0
		<b>Total</b>	<b>\$0</b>

## Eating out

Restaurants	Monthly	\$0	\$0
Takeaway / Snacks	Weekly	\$0	\$0
Bought lunches	Weekly	\$0	\$0
Coffee / Tea	Weekly	\$0	\$0
Type in your own expense	Monthly	\$0	\$0
		<b>Total</b>	<b>\$0</b>

## Summary

Show results

### Income

Income \$0

**Total income: \$0**

### Outgoings

Financial comm. \$0

Home \$0

Utilities \$0

Education \$0

Health \$0

Shopping \$0

Transport \$0

Entertainment \$0

Eating out \$0

**Total outgoings: \$0**

**What's left: \$0**  
per month

- Income
- Financial commitments
- Home / utilities
- Education / health
- Shopping / transport
- Entertainment / eating out
- Results

## Summary

### Your budget position:

You are spending what you earn.

Your life would be less stressful if you saved a little for a rainy day.

Entertainment /  
Shopping / transport

### Your spending breakdown

- Financial commitments
- Home / Utilities
- Education / Health
- Shopping / Transport
- Entertainment / Eating out

### Next steps:

- 1) Work back through the budget planner to see where you could cut down on spending.
- 2) If you feel like your debts are out of control, check out the 'Managing my money' section.
- 3) Print your plan.



### Summary

Show results Monthly ⬆️ ⬆️

**Income**  
■ Income \$0

**Total income:** \$0

**Outgoings**

- Financial comm. \$0
- Home \$0
- Utilities \$0
- Education \$0
- Health \$0
- Shopping \$0
- Transport \$0
- Entertainment \$0
- Eating out \$0

**Total outgoings:** \$0

**What's left:** \$0  
per month

Source: www.moneysmart.gov.au



Summary

Summary	Monthly amount
Total income:	\$0
Total outgoings:	\$0
<b>What's left:</b>	<b>\$0</b>

**Your budget position:**

You are spending what you earn.  
 Your life would be less stressful if you saved a little for a rainy day.

**Your spending breakdown**

Your spending breakdown	Monthly amount	Enter time spent
<input type="checkbox"/> Financial commitments	\$0	Spending
<input type="checkbox"/> Home / Utilities	\$0	
<input type="checkbox"/> Education / Health	\$0	
<input type="checkbox"/> Shopping / Transport	\$0	
<input type="checkbox"/> Entertainment / Eating out	\$0	

**Next steps:**

- 1) Work back through the budget planner to see where could you cut down on spending.
- 2) If you feel like your debts are out of control, check out the 'Managing my money' section.
- 3) Print your plan.

## Your detailed budget

Income	Frequency	Amount	Monthly amount
Your take-home pay	Monthly		
Your partner's take-home pay	Fortnightly		
Bonuses/overtime	Annually		
Income from savings and investments	Annually		
Centrelink benefits	Fortnightly		
Family benefit payments	Fortnightly		
Child support received	Monthly		
Other	Monthly		

Financial Commitments	Frequency	Amount	Monthly amount
Rent / Mortgage	Weekly		
Car loan repayments	Monthly		
Other loan repayments	Monthly		
Credit card interest	Monthly		
Voluntary super contributions	Fortnightly		
Savings	Fortnightly		
Child support payments	Monthly		
Donations / Charity	Monthly		
Pocket money	Weekly		
Type in your own expense	Monthly		

Home / Utilities	Frequency	Amount	Monthly amount
Council rates	Quarterly		
Body Corporate fees	Quarterly		
Home and contents insurance	Monthly		
Home maintenance and repairs	Annually		
New furniture / Appliances	Annually		
Other	Monthly		
Electricity	Quarterly		
Gas	Quarterly		
Water	Quarterly		
Internet	Monthly		
Pay TV	Monthly		
Home phone	Monthly		
Mobile phone(s)	Monthly		
Type in your own expense	Monthly		

Education / Health	Frequency	Amount	Monthly amount
School fees	Annually		
Uni / TAFE	Annually		
Childcare / Pre-school	Weekly		
School uniforms	Annually		
Sport, music, dance, etc	Annually		
Excursions	Monthly		
Other	Monthly		
Private health insurance	Monthly		
Life insurance	Monthly		
Doctors	Annually		
Dentists	Annually		
Medicines / Pharmacy	Annually		
Eyecare / Glasses	Annually		





Source: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)





Notes

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