

Budget planner



You probably know how much money you have coming in each month. But do you know what you're spending money on? By using our simple budget planner to list all your expenses, you can see, at a glance, where your money goes each month and how much money you have available for saving and other investments.

Step 1 Fill in your monthly expenses on the planner (on the reverse of this flyer).

Remember, to convert weekly or fortnightly amounts to monthly:

multiply **weekly** amounts by 52 and divide by 12 *For example:* $\frac{\$200 \text{ per week} \times 52}{12} = \866.66 per month

multiply **fortnightly** amounts by 26 and divide by 12 *For example:* $\frac{\$200 \text{ per fortnight} \times 26}{12} = \433.33 per month

Step 2 Add each column up to get a total monthly expense amount.

Step 3 Fill in the boxes below. You can use your typical monthly income and expenses, or you can calculate your average monthly income/expenses by dividing your yearly amounts by 12.

a) Monthly income	
Salary after tax	
	+
b) Other income	
	=
c) Total income (a+b)	
	-
Less total expenses	
(from table)	
Net income	=
(amount left over for savings or other investments)	

Step 4 How much do you have left over? Take a fresh look at all your expenses. Can you reduce the amount you spend on these items?

More Information

For more information please contact your financial adviser, call us on 1300 654 666 or visit colonialfirststate.com.au.

Fixed Expenses	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Household Expenses												
Insurance (health, life, home & contents)												
Electricity bills												
Telephone bills												
Gas bills												
Council rates & water												
Food & beverages												
School fees/day care												
Motor Vehicle												
Loan repayments												
Registration/green slip												
Insurance												
Petrol & maintenance costs												
Travel												
Bus/rail/ferry fares/taxis												
Loan/Rent Repayments												
Home loan repayments or rent												
Personal loans												
Furniture repayments												
Credit card repayments												
Variable expenses												
Household Expenses												
Clothing												
Other												
Entertainment												
Holidays												
Magazine subscriptions												
Dry cleaning												
Gym fees												
Other												
Total Expenses												

This is general advice only and does not take into account your individual objectives, financial situation or needs. You should assess whether the information is appropriate for you and consider talking to your financial adviser before making an investment decision. Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of investments in superannuation products from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. A product disclosure statement (PDS) is available from our website colonialfirststate.com.au or by calling 1300 654 666.

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