

01 Start with what comes in and your regular bills

Fill in on screen or print and write. All amounts are monthly, in Australian dollars.

PDF totals are manual. Use the Excel version for automatic calculations.

Budget month

Use take-home income and recent statements. For variable income, use a cautious amount.

Convert: weekly x 52 / 12; fortnightly x 26 / 12; quarterly / 3; annual / 12.

Example: a \$1,200 annual bill = \$100 per month. Actual payment dates can vary.

Income

Item	Current / month	Planned / month
Take-home pay 1		
Take-home pay 2		
Benefits / pension		
Other regular income		
Total income		

Home & bills

Item	Current / month	Planned / month
Home loan repayment		
Rent		
Council rates		
Water		
Electricity / gas		
Home / contents insurance		
Internet / mobile		
Home maintenance / strata		
Total home & bills		

02 Make room for everyday life, debt and savings

Enter monthly amounts in both columns. Planned amounts are your next budget.

Include irregular costs such as car registration, vet bills and school expenses.

Everyday & family

Item	Current / month	Planned / month
Groceries / household supplies		
Fuel		
Public transport / parking		
Vehicle registration		
Vehicle insurance		
Vehicle servicing / repairs		
Health insurance		
Medical / dental / pharmacy		
Childcare / school / activities		
Pets / vet costs		
Clothing / personal care		
Subscriptions		
Eating out / entertainment		
Gifts / holidays		
Other household costs		
Total everyday & family		

03 Plan your debt repayments and savings

Include repayments for existing debt and regular savings contributions.

Avoid counting both an annual bill and a savings contribution for the same bill.

Debt repayments

Item	Current / month	Planned / month
Car / personal loan		
Credit card repayment		
Buy now pay later		
Other debt repayment		
Total debt repayments		

Savings & buffers

Item	Current / month	Planned / month
Emergency fund contribution		
Savings goal contribution		
Other savings contribution		
Total savings & buffers		

Card purchases belong in spending categories on page 2. The debt section is for repayments towards existing balances. Keep these separate to avoid double counting.



04 Bring it together and choose your next step

Copy your section totals here, then calculate what is left.

Money left = income less living costs, debt repayments and savings contributions.

	Current / month	Planned / month
Income (page 1)		
Home & bills (page 1)		
Everyday & family (page 2)		
Debt repayments (page 3)		
Savings & buffers (page 3)		
Money left / shortfall		

Positive? Decide where the unallocated money should go.

Negative? Review the shortfall and identify realistic changes or support.

If your home loan repayment increases

Use an extra monthly repayment amount supplied by your lender, or an amount to test.

This tests cash flow only; it does not calculate repayments from an interest-rate change.

Extra monthly repayment to test	
Current money left less extra repayment	

My next steps

One cost or bill to review	
One change to make	
Date to check my budget again	

Avoid double counting: record card purchases in spending categories; include repayments

for existing card debt separately. Budget annual bills OR savings for those bills, not both.

General budgeting tool. Keep your completed planner private.

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