

# Budget planner.



To make using this planner easy, ask someone to sit down with you and brainstorm ideas. Use a pencil and eraser so you can replace old figures as you find new ways to cut down your spending.

	Estimate	Actual
<b>STEP 1</b>		
Money I get monthly		
	\$	\$

<b>STEP 2</b>		
Money I save monthly		
	\$	\$

Money I spend monthly		
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<b>Food</b>	\$	\$
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<b>Housing</b>		
Mortgage/Rent	\$	\$
Council Rates	\$	\$
Water Rates	\$	\$
Contents/House Insurance	\$	\$
Electricity	\$	\$
Gas	\$	\$

<b>Telephone</b>	\$	\$
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<b>Pay TV</b>	\$	\$
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<b>Internet</b>	\$	\$
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<b>Transport</b>		
Fares/Tolls	\$	\$
Fuel	\$	\$
Servicing/Repairs	\$	\$
Registration	\$	\$
Car Insurance	\$	\$

<b>Health &amp; Medical</b>		
Health Insurance	\$	\$
Doctor/Dentist	\$	\$
Chemist	\$	\$

<b>Clothing</b>	\$	\$
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	Estimate	Actual
<b>Entertainment</b>	\$	\$
<b>Sport/Gym</b>	\$	\$
<b>Gifts</b>	\$	\$
<b>Pocket Money</b>	\$	\$
<b>Personal Spending</b>		
Haircuts	\$	\$
Magazines	\$	\$
Holidays	\$	\$
Other	\$	\$
<b>Other Repayments</b>		
Car	\$	\$
Credit Cards	\$	\$
Store Accounts	\$	\$
Education	\$	\$
Other	\$	\$

<b>STEP 3</b>		
Add up all items in Step 2		
	\$	\$

<b>STEP 4</b>		
Subtract Step 3 from Step 1		
<b>Step 1</b>	\$	\$
	Minus	
<b>Step 3</b>	\$	\$
	Equals	
<b>+/-</b>	\$	\$

<b>Money left over +</b>	\$	\$
<b>Money needed -</b>	\$	\$

If you plan ahead and control your spending, you should be able to spend less than you earn and save the surplus. The result will be that you should have reserve or emergency funds to use if needed.