

Budget Planner

Determining your regular expenses is an important step in identifying the level of income you need to support day to day living expenses and the gaps or surpluses to be explored further with your financial adviser. Please take the time to complete this as accurately as possible.

| | Amount | Frequency (Wk, Mth, Qtr) | Yearly Total | Is this expense tax deductible? |
|---|--------|-----------------------------|-----------------|------------------------------------|
| Living Expenses | | | | |
| Food | \$ | | \$ | |
| Clothing | \$ | | \$ | |
| Medical/Dental/Pharmacy | \$ | | \$ | |
| Alcohol/Cigarettes | \$ | | \$ | |
| Public Transport/Taxi Fares | \$ | | \$ | |
| Other Personal Spending - Client 1 | \$ | | \$ | |
| - Client 2 | \$ | | \$ | |
| Total Living Expenses | | | \$ | |
| Entertainment Expenses | | | | |
| Travel and holidays | \$ | | \$ | |
| Dining Out | \$ | | \$ | |
| Sport/Recreation/Hobbies | \$ | | \$ | |
| Club memberships/Sporting fees etc | \$ | | \$ | |
| Books/Magazines/Newspapers | \$ | | \$ | |
| Other entertainment | \$ | | \$ | |
| Total Entertainment Expenses | | | \$ | |
| Housing Expenses | | | | |
| Mortgage/Rent | \$ | | \$ | |
| Council/Shire/Body Corporate/ Water Rates | \$ | | \$ | |
| Electricity/Gas/Telephone etc | \$ | | \$ | |
| House and Contents Insurance | \$ | | \$ | |
| Home maintenance | \$ | | \$ | |
| Furnishings/Appliances | \$ | | \$ | |
| Total Housing Expenses | | | \$ | |
| Motor Vehicle Expenses | | | | |
| Loan/Lease Repayments | \$ | | \$ | |
| Registration and Third party | \$ | | \$ | |
| Insurance | \$ | | \$ | |
| Petrol and other running costs | \$ | | \$ | |
| Maintenance/Service/Repairs | \$ | | \$ | |
| Licence fees/Fines/Parking/Road assistance | \$ | | \$ | |
| Total Motor Vehicle Expenses | | | \$ | |

| | Amount | Frequency (Wk, Mth, Qtr) | Yearly Total | Is this expense tax deductible? |
|---|--------|-----------------------------|-----------------|------------------------------------|
| Insurances | | | | |
| Medical/Health | \$ | | \$ | |
| Life and TPD | \$ | | \$ | |
| Income Protection | \$ | | \$ | |
| Via superannuation contributions | \$ | | \$ | |
| Trauma Cover | \$ | | \$ | |
| Total Insurances | | | \$ | |
| Miscellaneous Expenses | | | | |
| Professional Services (eg Accountant fees) | \$ | | \$ | |
| Professional Memberships | \$ | | \$ | |
| Work Related Expenses (eg Uniforms, Travel) | \$ | | \$ | |
| Gifts and donations | \$ | | \$ | |
| Education expenses | \$ | | \$ | |
| Child care | \$ | | \$ | |
| Pet/Vet Fees | \$ | | \$ | |
| Savings Plans (Existing Investments) | \$ | | \$ | |
| Capital expenses to investment properties | \$ | | \$ | |
| Other vehicle expenses (boat, caravan etc) | \$ | | \$ | |
| Investment Loans | \$ | | \$ | |
| Credit Cards | \$ | | \$ | |
| Other Loans | \$ | | \$ | |
| Other | \$ | | \$ | |
| Other | \$ | | \$ | |
| Total Miscellaneous Expenses | | | | |
| Total Expenses | | | \$ | |

Do you anticipate any changes in your expenditure over the next 12 months?

Do you feel there is an opportunity to save any additional funds? If **Yes**, please provide details.
