

# A Simple Budget

**FOR MORE INFORMATION**

If you would like more information, please contact **Financial Adviser** [ARN 123456]  
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You can also visit our website at [www.fiducianfs.com.au](http://www.fiducianfs.com.au).

**How to use:** Firstly choose a time period (e.g. fortnightly or monthly). Write in your regular income and expenses. Remember to use the same time period for income and expenses. Once you have entered these figures, total your expenses and subtract these from your total income. This should then give you your total savings potential.

<b>INCOME</b>					
<i>Amount received each period</i>					
Salary or wage (after tax)	\$		Investment Income (eg. interest, dividends, rent)	\$	
Pension or Government allowance	\$		Child support or other payments	\$	
			<b>Total Income</b>	\$	
<b>EXPENSES</b>					
<b>Household Expenses</b>		<b>Personal Expenses</b>		<b>Insurance</b>	
Rent	\$	Clothes and shoes	\$	Home and contents	\$
Repairs	\$	Hair and beauty	\$	Car	\$
Gas	\$	Doctor	\$	Health	\$
Electricity	\$	Medicines	\$	Income protection	\$
Water	\$	Dentist	\$	Life	\$
Telephone/mobile	\$	<b>Sub Total</b>	\$	<b>Sub Total</b>	\$
Rates	\$	<b>Other Expenses</b>		<b>Debt Repayments</b>	
Body corporate fees	\$	Child care	\$	Mortgage	\$
Internet	\$	Child support payments	\$	Car loan	\$
Cable/TV	\$	Gifts	\$	HECS/HELP payments	\$
Furniture	\$	Donations	\$	Credit cards	\$
Appliances	\$	Hobbies and sports	\$	Personal loans	\$
Groceries	\$	Subscriptions	\$	Store cards	\$
Gardening	\$	Newspapers and magazines	\$	Lay-bys	\$
<b>Sub Total</b>	\$	Movies and DVDs	\$	<b>Sub Total</b>	\$
<b>Education Expenses</b>		Restaurants and takeaway	\$	<b>Total Expenses</b>	
School fees	\$	Alcohol and cigarettes	\$		
University/TAFE fees	\$	Pet food & associated Pet costs	\$		
Tuition	\$	<b>Sub Total</b>	\$	<b>Total Income</b>	
Books and uniforms	\$			Less	
Camps/excursions	\$			<b>Total Expenses</b>	
<b>Sub Total</b>	\$			<b>NET RESULT – SAVINGS POTENTIAL</b>	
					\$