

# Budget planner



[www.visionsuper.com.au](http://www.visionsuper.com.au)

## NET INCOME AFTER TAX

Less current fortnightly expenses

Now: \$.....

### WEALTH ACCUMULATION

- 1. Member voluntary contribution \$.....
- 2. Other savings \$.....

SUB TOTAL (1+2) \$.....

### DEBT ELIMINATION

- 3. Mortgage/rent \$.....
- 4. Personal loan \$.....
- 5. Credit cards \$.....

SUB TOTAL (3+4+5) \$.....

### LIVING EXPENSES – Fixed

- 6. Electricity, gas, water \$.....
- 7. Telephone and mobile \$.....
- 8. Medical & health \$.....

SUB TOTAL (6-8) \$.....

### LIVING EXPENSES – (Discretionary)

- 9. Groceries \$.....
- 10. Alcohol and tobacco \$.....
- 11. Clothing and footwear \$.....
- 12. Personal care \$.....
- 13. Education \$.....
- 14. Other \$.....

SUB TOTAL (9-14) \$.....

### HOUSING – Fixed

- 15. Rates and insurance \$.....

### HOUSING – (Discretionary)

- 16. Repairs and maintenance \$.....
- 17. Furniture and equipment \$.....
- 18. Other \$.....

SUB TOTAL (15-18) \$.....

### TRANSPORT – Fixed

- 19. Registration and insurance \$.....

### TRANSPORT – (Discretionary)

- 20. Petrol \$.....
- 21. Repairs and maintenance \$.....
- 22. Public transport and taxis \$.....
- 23. Other \$.....

SUB TOTAL (19-23) \$.....

### ENTERTAINMENT – (Discretionary)

- 24. Restaurants/takeaway \$.....
- 25. Movies, theatres \$.....
- 26. Holidays \$.....
- 27. Sports/hobbies \$.....
- 28. Gifts and donations \$.....
- 29. Other \$.....

SUB TOTAL (24-29) \$.....

**TOTAL FORTNIGHTLY EXPENSES – (add sub totals)**

\$.....

**NET SURPLUS FUNDS (net income – total expenses)**

\$.....