



## Income

DESCRIPTION	WEEK(\$)	F/NIGHT(\$)	MONTH(\$)	ANNUAL(\$)
Income 1 (after tax)				
Income 2 (after tax)				
Bonus Payments				
Government Payments				
Rental Income				
Child Support Income				
<b>Total income</b>				

•  
Multiply weekly amount  
by 52 and divide by 12  
= monthly amount

**Welcome savvy saver!**  
Your budget plan will help to track your spending habits and save money. We recommend using your recent bank statements as an easy way to review your income and expenses.

# Savings

DESCRIPTION	WEEK(\$)	F/NIGHT(\$)	MONTH(\$)	ANNUAL(\$)
Savings 1				
Savings 2				
<b>Total savings</b>				

## My savings goal is:

## I plan to reach this by:

### Saving Tips

#### Bill yourself!

Aim to save 10-15% of your income if possible and treat saving like you're ultimately billing yourself. Once it's factored into your budget, it will become easier to maintain.

#### Break it up!

Most banks will allow you to set up multiple banking accounts. This can help you to separate your savings, bills and everyday spending - to manage your money more effectively.

#### Look, but don't touch!

It's important to monitor savings to make sure you're on track, but avoid tapping into your savings unless absolutely necessary. This could set you back from reaching your goal.

#### Automate, automate!

Schedule an amount to automatically transfer into your savings account a day or two after you get paid. This is a very smart way to save without having to think about it!

# Expenses

DESCRIPTION	WEEK(\$)	F/NIGHT(\$)	MONTH(\$)	ANNUAL(\$)
Rent / mortgage payment				
Car loan(s)				
Personal loan(s)				
Zip pay / after pay				
Council rates				
Body corporate fees				
Home maintenance				
Gardening / lawn mowing				
Gas / electricity (approx.)				
Water (approx.)				
Groceries (approx.)				
Phone / internet				
Mobile phone plan(s)				
Pay TV / Netflix				
Petrol (approx.)				
Car servicing / repairs				
Car registration				
Parking fees / public transport				
HECS debt / TAFE fees				
School fees / costs				
Tuition lessons / training				
Clothing / shoes				
Hair / beauty				
Dry cleaning				

# Expenses

DESCRIPTION	WEEK(\$)	F/NIGHT(\$)	MONTH(\$)	ANNUAL(\$)
Doctor / dentist				
Medicines / health services				
Home / contents insurance				
Car insurance				
Private health insurance				
Personal insurances				
Boat / caravan / trailer / other				
Child care				
Children's activities				
Gifts / charities				
Memberships / subscriptions				
Pet expenses				
Restaurants / fast food				
<b>Total expenses</b>				

# Results

DESCRIPTION WEEK(\$)  
F/NIGHT(\$)  
MONTH(\$)  
ANNUAL(\$)

Total income				
Total savings				
Total expenses				
<b>Surplus</b> (Income minus savings/expenses)				

## Date last reviewed:

## Next review due:

### **You've got this!**

Review your budget every few months to ensure you're staying on track. Stay determined, stick to the plan and keep yourself accountable. You will reach your savings goal in no time!

# Savings tracker

Use this page to track your savings on a monthly basis. This will help motivate you and keep you accountable as you work towards achieving your savings goal.

Date	Saved this month	Current savings



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