



FIDO's Budget Planner

1. Choose a weekly, fortnightly, monthly or yearly plan
2. Convert all amounts to match your plan. Use our converter.
3. Type in the cells with black figures only. Cells with coloured figures are subtotals and totals and are calculated for you; leave these untouched.
4. Totals shown in blue are income amounts; totals shown in red are expense amounts

START HERE ↓

Section A: Income after tax

Your after tax income	_____	\$0
Partner/ spouse after tax income	_____	\$0
Pension/ benefit	_____	\$0
Family payment	_____	\$0
Child support received	_____	\$0
Board money received	_____	\$0
Investments (after tax)	_____	\$0
Other income (after tax)	_____	\$0
TOTAL INCOME	_____	\$0

Converter	from	to
annual amount:	\$0	
quarterly amount	\$0	
per week	\$0	
per fortnight	\$0	
per month	\$0	

Section B: Expenses

Housing

Rent	_____	\$0
1st mortgage	_____	\$0
2nd mortgage	_____	\$0
Land rates	_____	\$0
Water rates	_____	\$0
House and contents insurance	_____	\$0
House repairs	_____	\$0
Strata levies	_____	\$0
Home contents replacements	_____	\$0

Utilities

Electricity	_____	\$0
Heating oil	_____	\$0
Gas	_____	\$0
Water	_____	\$0
Mobile phone	_____	\$0
Internet and Cable TV	_____	\$0
Telephone	_____	\$0

Converter	from	to
annual amount:	\$0	
quarterly amount	\$0	
per week	\$0	
per fortnight	\$0	
per month	\$0	

Transport

Petrol	_____	\$0
Repairs	_____	\$0
Registration	_____	\$0
Fines	_____	\$0
Insurance	_____	\$0
Licence	_____	\$0
Fares	_____	\$0

Food

Groceries	_____	\$0
Meat	_____	\$0
Fruit/Vegetables	_____	\$0
Lunches	_____	\$0
Pet Food	_____	\$0
Take away food/ restaurants	_____	\$0

Education

School Fees	_____	\$0
Uniforms	_____	\$0
Self Education	_____	\$0
School excursions	_____	\$0
Tutoring/Books	_____	\$0
Sports/out of school activities	_____	\$0
Pre-school	_____	\$0
Child minding	_____	\$0

Medical

Health insurance	_____	\$0
Doctor	_____	\$0
Dentist	_____	\$0
Chemist	_____	\$0
Eye care and optometrist	_____	\$0
Specialists/alternative therapies	_____	\$0
Pet and vet	_____	\$0

Converter	from	to
annual amount:	\$0	
quarterly amount	\$0	
per week	\$0	
per fortnight	\$0	
per month	\$0	

Maintenance

Children	_____	\$0
----------	-------	-----

Personal

Clothing	_____	\$0
Haircuts	_____	\$0
Grooming/cosmetics	_____	\$0
Entertainment	_____	\$0
Sport	_____	\$0
Club fees	_____	\$0



FIDO's Budget Planner

Newspapers and Magazines	_____	\$0
Holidays	_____	\$0
Gifts	_____	\$0
Pocket money - children	_____	\$0
Drinks alcoholic	_____	\$0
Cigarettes/Tobacco	_____	\$0
Laundry/dry cleaning	_____	\$0
Gambling/other	_____	\$0
Donations/ other	_____	\$0
DVDs/Videos/Movies	_____	\$0
Postage/Films	_____	\$0
Pool/Gardening Expenses	_____	\$0

Other	Superannuation	_____	\$0
	Life/term/income Insurance	_____	\$0
	Professional fees	_____	\$0
	Other expenditure	_____	\$0
	Savings	_____	\$0
	Special Projects	_____	\$0

Total basic living expenses _____ **\$0**

Section C: Your loan expenses

Credit Cards	_____	\$0
	_____	\$0
	_____	\$0
	_____	\$0
Personal loans	_____	\$0
	_____	\$0
	_____	\$0
Car Loans/ Hire purchase	_____	\$0
	_____	\$0
	_____	\$0
Store cards/ accounts	_____	\$0
	_____	\$0
	_____	\$0
Finance Companies	_____	\$0
	_____	\$0
	_____	\$0
Home loans	_____	\$0
Other debts	_____	\$0

Total loan expenses _____ **\$0**

Total all expenditure _____ **\$0**

Your bottom line	
Your after tax income (from section A)	\$0
Less your living expenses (from section B)	\$0
Less your loan expenses (from section C)	\$0
Equals either a surplus (in blue) or deficit (in red)	\$0

Converter	from	to
annual amount:	\$0	
quarterly amount	\$0	
per week	\$0	
per fortnight	\$0	
per month	\$0	

How much to repay a loan?	
Amount to repay:	_____ \$0
Annual interest rate	_____ 0.00%
Choose weeks to repay	_____ 0
Amount to pay off per week	\$0
Convert weeks to:	0
months	0
years	0

Converter	from	to
annual amount:	\$0	
quarterly amount	\$0	
per week	\$0	
per fortnight	\$0	
per month	\$0	

Now you know what you're spending your money on, you can plan to get your expenses under control.

[Read our tips on keeping to your plan so you can find extra money to spend.
http://www.fido.asic.gov.au](http://www.fido.asic.gov.au)



ASIC

Australian Securities & Investments Commission

Copyright Australian Securities & Investments Commission, 2002