



Intuitive
Finance

The **Budget** Checklist

BUDGET PLANNER



Do you know what you are spending your money on?

Plan to get your expenses under control by using this comprehensive budget.
Convert all your income and expenses to monthly amounts.

SECTION A - INCOME AFTER TAX

Your after tax income	\$
Partner/spouse after tax income	\$
Pension/benefit	\$
Family payment	\$
Child support received	\$
Board money received	\$
Investment income (after tax)	\$
Other income (after tax)	\$
Total income for section A	\$

SECTION B - EXPENSES

Housing	Rent	\$	Personal	Clothing/haircuts	\$
	1st Mortgage	\$		Grooming/cosmetics	\$
	2nd Mortgage	\$		Entertainment	\$
	Land rates	\$		Sport	\$
	Water rates	\$		Club fees	\$
	House & contents insurance	\$		Newspapers & magazines	\$
	House repairs	\$		Holidays	\$
	Strata levies	\$		Gifts	\$
	Home contents replacement	\$		Pocket money (children)	\$
Education	School fees	\$		Drinks (alcoholic)	\$
	Uniforms	\$		Cigarettes/tobacco	\$
	Self education	\$		Laundry/dry-cleaning	\$
	School excursions	\$		Gambling/other	\$
	Tutoring/books	\$		Donations/other	\$
	Sports/out of school activity	\$		DVDs/videos/movies	\$
	Pre-school	\$		Postage	\$
	Child minding	\$		Pool/gardening	\$

SECTION B - EXPENSES

Utilities	Electricity	\$	Maintenance	Children	\$
	Gas	\$		Health insurance	\$
	Water	\$		Doctor	\$
	Phone/mobile	\$		Dentist	\$
	Internet & cable TV	\$		Chemist	\$
	Groceries	\$		Eye care & optometrist	\$
	Lunches	\$		Specialists/alternative therapy	\$
	Pet food	\$		Pet & Vet	\$
	Takeaway food/restaurants	\$		Superannuation	\$
Transport	Petrol	\$		Life/term/income insurance	\$
	Repairs	\$		Professional fees	\$
	Registration	\$		Other expenditure	\$
	Fines	\$		Savings	\$
	Insurance	\$		Special projects	\$
	Licence	\$			
	Fares	\$			
Total expenses for section B				\$	

SECTION C - LOAN EXPENSES

Credit cards	\$
Personal loans	\$
Car loans/hire purchases	\$
Store cards/accounts	\$
Home loans	\$
Other debts	\$
Total expenses for section C	\$

SECTION D - NET INCOME

After Tax Income (section A)	Less: Living Expenses (section B)	Less: Loan Expenses (section C)	Net Result (=A-B-C)
\$	-\$	-\$	\$



Calculators

[Click here](#) for a range of calculators and handy hints to assist you with your planning.



Glossary

Feel like you are being kept in the dark by some of the financial jargon that is used? [Click here](#) for a list of some of the common terms.



Case Studies

[Click here](#) to discover what other people in your position have done.

ABOUT ANDREW MIRAMS

Andrew Mirams is the Founder and Managing Director of Intuitive Finance, a highly respected and multi-award winning Mortgage Brokerage dealing with clients all over Australia and around the world. Andrew has over 30 year's experience in the finance industry and has assisted clients to secure over \$2 Billion in mortgage lending over his time.

Intuitive Finance deals with all aspects of lending from helping first homebuyers, someone wanting to upgrade their home or starting out and experienced investors looking to secure that next investment property, we can assist with all those requirements. We also specialise in working with self-employed clients and getting them the best outcomes, along with Commercial and Asset finance solutions.

Intuitive Finance is highly regarded in the industry and has been recognised as a national winner of the MFAA customer service award and also one of the finance industry's top mortgage employers. Our brokers also feature regularly in the Top 100 mortgage brokers list in Australia.



The Adviser, Best independent office <5 brokers Winner 2016

The Adviser, Best customer service (Office) Winner 2016

Victorian Better Business Awards 2014 and 2015

Victoria's Favourite Mortgage Broker 2015 Investors Choice Awards

The Adviser, Elite Business writer 2009, 2014 and 2015

Need a hand?

The team at Intuitive Finance will listen to your needs, undertake a comprehensive review of your current financial position and then provide a clear, detailed and comprehensive investment strategy for you to put in place. We have written close to a billion dollars in loans and our team has access to over 500 financial products from more than 30 lenders covering a myriad of requirements from home loans for repeat and first home buyers to first time and astute investors and is perfectly placed to help guide you through the available options.

Get in touch via: info@intuitivefinance.com.au or call us on: 1300 342 505 or 0477 100 130



**Intuitive
Finance**

DISCLAIMER: The financial industry is a dynamic industry continually evolving and changing. Whilst every effort has been made to ensure its accuracy, no guarantee is given that the information contained herein is currently correct. To the extent permitted by law, Intuitive Finance accepts no responsibility or liability for any loss or damage what so ever (including direct and indirect) to any person arising from the use or reliance on the information detailed here.