

# BUDGET PLANNER

Getting a handle on your day-to-day living expenses is an important step in identifying the level of income you need to support your lifestyle. Once you have pinpointed your budget, any gaps or surpluses can then be explored further with your financial planner to make the most of your personal financial situation. That is where Prestige Wealth Management can help.

Contact our office on 5531 3644 to find out how!



	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
<b>Living Expenses</b>				
Food	\$		\$	
Clothing	\$		\$	
Medical/Dental/Pharmacy	\$		\$	
Alcohol/Cigarettes	\$		\$	
Public Transport/Taxi Fares	\$		\$	
Other Personal Spending -	\$		\$	
-	\$		\$	
<b>Total Living Expenses</b>			<b>\$</b>	
<b>Entertainment Expenses</b>				
Travel and holidays	\$		\$	
Dining Out	\$		\$	
Sport/Recreation/Hobbies	\$		\$	
Club memberships/Sporting fees etc	\$		\$	
Books/Magazines/Newspapers	\$		\$	
Other entertainment	\$		\$	
<b>Total Entertainment Expenses</b>			<b>\$</b>	
<b>Housing Expenses</b>				
Mortgage/Rent	\$		\$	
Council/Shire/Body Corporate/ Water Rates	\$		\$	
Electricity/Gas/Telephone etc	\$		\$	
House and Contents Insurance	\$		\$	
Home maintenance	\$		\$	
Furnishings/Appliances	\$		\$	
<b>Total Housing Expenses</b>			<b>\$</b>	
<b>Motor Vehicle Expenses</b>				
Loan/Lease Repayments	\$		\$	
Registration and Third party	\$		\$	
Insurance	\$		\$	
Petrol and other running costs	\$		\$	
Maintenance/Service/Repairs	\$		\$	
Licence fees/Fines/Parking/Road assistance	\$		\$	
<b>Total Motor Vehicle Expenses</b>			<b>\$</b>	

**Insurances**

Medical/Health	\$		\$	
Life and TPD	\$		\$	
Income Protection	\$		\$	
Via superannuation contributions	\$		\$	
Trauma Cover	\$		\$	
<b>Total Insurances</b>			<b>\$</b>	

**Miscellaneous Expenses**

Professional Services	\$		\$	
Professional Memberships	\$		\$	
Work Related Expenses	\$		\$	
Gifts and donations	\$		\$	
Education expenses	\$		\$	
Child care	\$		\$	
Pet/Vet Fees	\$		\$	
Savings Plans (Existing Investments)	\$		\$	
Capital expenses to investment properties	\$		\$	
Other vehicle expenses	\$		\$	
Investment Loans	\$		\$	
Credit Cards	\$		\$	
Other Loans	\$		\$	
Other	\$		\$	
Other	\$		\$	
<b>Total Miscellaneous Expenses</b>				

**Total Expenses**

**\$**

Do you anticipate any changes in your expenditure over the next 12 months? If **Yes**, please provide details.

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Do you feel there is an opportunity to save any additional funds? If **Yes**, please provide details.

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