

Section A: Fixed Expenses	weekly	fortnightly	monthly	convert to weekly
home loan	\$	\$	\$	\$
personal loan	\$	\$	\$	\$
rent	\$	\$	\$	\$
mecu VISA card	\$	\$	\$	\$
mecu MasterCard	\$	\$	\$	\$
other credit card	\$	\$	\$	\$
other loan payments	\$	\$	\$	\$
			<b>total weekly A</b>	\$

Section C: Income	weekly	fortnightly	monthly	convert to weekly
net salary & bonuses	\$	\$	\$	\$
net salary & bonuses	\$	\$	\$	\$
investment income (interest, dividends, rent)	\$	\$	\$	\$
allowances	\$	\$	\$	\$
			<b>total weekly C</b>	\$

Section D: Comparing income against expenses	
total weekly A	\$
total weekly B	+ \$
total weekly A plus B	\$
total weekly C	\$
total weekly A plus B	- \$
<b>total weekly D</b>	\$

Section B: Variable Expenses	J	F	M	A	M	J	J	A	S	O	N	D	Totals
vehicle registration, service & maintenance	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
public transport, taxis & parking	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
petrol	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
council rates	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
utilities (water, electricity & gas)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
telephone & internet	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
mobile phone	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
food, groceries & household items	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
clothing & shoes	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
education (fees, books & uniforms)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
childcare	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
household purchases (furniture, appliances etc)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
insurance (life, health, home, contents & vehicle)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
sports, hobbies & memberships	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
newspapers, magazines, books & cds	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
gifts (birthdays & other celebrations)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
other expenses	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>monthly total</b>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

annual total	\$
add 10% for inflation	\$
divide by 52 weeks	\$
<b>total weekly B</b>	\$

## personal budget planner

Using a budget and sticking to it can help you take control of your finances. By simply planning ahead, you can make your money go a lot further.

By using a budget planner to record both your income and expenses, you can plan ahead and put money aside to cover all your expenses. Our budget planner is easy to use and can also help you establish a regular savings plan.

### instructions

Complete sections A, B and C with your income and expenses. Use the totals from these sections in section D to calculate the difference between your income and expenses.

#### Section A: Fixed expenses

These are expenses that you make on a regular basis (e.g. home loan, rent or credit card payments).

Complete this section by converting your fixed expenses to regular weekly amounts. Record the weekly total amount in the space marked total weekly A.

#### Section B: Variable Expenses

These are expenses that you pay annually (e.g. rates) or expenses you pay regularly but that vary throughout the year (e.g. electricity bill).

Once you have calculated the annual total for all the items in Section B, add 10% to that figure to cover inflation and any unforeseen contingencies. Then divide this new total by 52 to give you a total weekly amount. Record the weekly total amount marked total weekly B.

#### Section C: Income Source

This section includes your income (e.g. wage or salary) and any interest earned on your savings.

Once you have completed this section, convert the total income amount into a weekly total by dividing your annual income by 52. Record this amount in the box marked total weekly C.

#### Section D: Comparing Expenses Against Income

The section will tell you how much money you can save on a weekly basis after you have met your financial commitments.

for more information  
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