

Personal cash flow & budget planner

A monthly analysis of your current expenses

This budget planner can help you monitor and analyse your expenses, and assess your current financial situation.



Monthly living expense analysis

	January	February	March	April	May
1. General living expenses:					
Mortgage or rent on principal residence					
Council rates					
Water rates					
Electricity and/or gas					
Food & groceries					
Pharmaceuticals					
Clothing					
Telephones & internet access					
Other					
SUB TOTAL	\$	\$	\$	\$	\$
2. Insurances:					
General insurances for house (dwelling & contents)					
Car insurances (combined)					
Private health fund premiums					
Life/Income Protection/Trauma (combined)					
Business insurances					
Other insurances (boat/caravan etc)					
SUB TOTAL	\$	\$	\$	\$	\$
3. Loans/credit cards/school fees:					
Additional mortgages on principal residence					
Personal loans					
Business loans					
Credit cards & department store cards (combined)					
School fees (combined)					
Other debit repayments (combined)					
SUB TOTAL	\$	\$	\$	\$	\$
4. Car & transport expenses					
Registrations (combined)					
Average fuel expenses					
Maintenance					
Public transport					
Lease payments					
Other expenses					
SUB TOTAL	\$	\$	\$	\$	\$
5. Leisure/entertainment:					
Subscription TV					
Restaurants/theatre/movies					
Sports & hobbies					
Planned holidays					
SUB TOTAL	\$	\$	\$	\$	\$
Total monthly expense	\$	\$	\$	\$	\$
Annual income					
Earned income					
Investment income					
Other income					
Total annual income	\$				

June	July	August	September	October	November	December	Annual Total
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Surplus or deficiency	
Total income	\$
Less total expenses	\$
	\$

Please note: This personal cash flow and budget planner has been prepared for information purposes only, from sources believed to be reliable and accurate. However, the information is selective and may not be complete, accurate or suitable for your specific purposes. Newcastle Permanent Building Society Limited ACN 087 651 992, Australian Financial Services Licence/Australian Credit Licence 238273.

Current financial position

Assets	\$	Total \$
1. Value of family home		\$
2. Other investments/assets		
Cash		
Life insurance cash value		
Shares		
Fixed interest (term deposits)		
Investment property		
Property trusts		
Managed funds		
Superannuation		
Other investments		
Total other investments		\$
3. Personal assets		
Monies owed to you		
Home contents		
Motor vehicle/trailer/caravan/boat		
Antiques/art		
Jewellery		
Other personal assets		
Total personal assets		\$
Total assets		\$
Liabilities		
4. Outstanding mortgage		\$
5. Investment loans		\$
6. Other liabilities		
Car loan/s		
Personal loan		
Business loan		
Other loan		
Credit cards		
Department store cards		
Total other liabilities		\$
Total liabilities		\$
Net worth		
Total assets		\$
LESS total liabilities		\$
Total net worth		\$

If you would like more information on how Newcastle Permanent Financial Planning can assist you and your family, please contact us today.

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Our budget planner is also available at newcastlepermanent.com.au/budgetplanner