

# Budget Planner



Client Name:

Date Completed:

Adviser Name:

Notes:

## Cashflow (Income & Expenses)

Personal Income	Client One	Client Two	Personal Expenses	Client One	Client Two
Gross Salary			Food		
Plus Other Income			Entertainment		
Investment Income			Papers / Magazines		
Rental Income			Child Care		
Interest Income			Child Maintenance		
Centrelink / Pension			Education Expenses		
Other			Dry Cleaning		
Total Income			Alcohol		
Less Deductions			Cigarettes		
Superannuation Sacrifice			Personal Needs		
Fringe Benefits			Tools / Books / Hobbies		
Investment Expenses			Furnishings		
Income Protection Insurance			Rates		
Accountancy Fee			Electricity		
Other			Telephone & Internet		
Taxable Income			Gas		
Less			Work / Union Fees		
Income Tax			Holidays		
Fringe Benefits Tax			Clothing		
Medicare Levy			Presents		
After Tax Income			Donations / Gifts		
Plus			Registration & Insurance		
Expected Tax Rebate			Health Insurance		
Non Taxable Centrelink			Life / Trauma Insurance		
Investment Rebate			House Repairs & Maintenance		
Shares Franking Credits			Medical & Dental		
Depreciation Allowances			Rent		
			Primary Residence Loan		
			Investment Property Loan		
Other			Other		
Disposable Income			Personal Expenses		
Joint Disposable Income			Joint Personal Expenses		
Joint Disposable Income – Joint Personal Expenses =				Cash Flow Surplus / Deficit	