

# Budget Planner

## How to use the planner

This planner will help you identify your income and expenses. At the bottom right hand side of each section you can do a total summary. Total each section and calculate your surplus or deficit. This planner is also available when you login to [plum.com.au](http://plum.com.au).

Income	Monthly
Salary (after-tax)	
Bonus/tax refund	
Interest/dividends	
Rental income	
Other income	
<b>Total income</b>	<b>\$</b>

### Expenses

Housing	Monthly
Mortgage/rent	
Gas/electricity	
Water rates	
Council rates	
Groceries	
Pets (incl. food and vet)	
Phone/ internet	
Home insurance	
Repairs / maintenance	
Furniture	
Other	
<b>Total housing</b>	<b>\$</b>

Entertainment	Monthly
Dining out	
Credit cards	
Internet / pay TV	
Holidays/travel	
Sports/ hobbies	
Hair/beauty	
Charities/ gifts	
Clothing	
Other	
<b>Total entertainment</b>	<b>\$</b>

### Expenses

Education	Monthly
School/tertiary fees	
Uniforms	
Books	
Extra tuition	
Courses	
Clubs/memberships	
Other	
<b>Total education</b>	<b>\$</b>

Transportation	Monthly
Vehicle Insurance	
Registration	
Petrol	
Maintenance/servicing	
Public transport	
Tolls & parking	
Other	
<b>Total transport</b>	<b>\$</b>

Healthcare	Monthly
Life insurance	
Disability insurance	
Dental	
Glasses/lenses	
Health insurance	
Other	
<b>Total healthcare</b>	<b>\$</b>

Total summary	Monthly	Annual
Income		
	Minus	
Housing		
Entertainment		
Education		
Transportation		
Healthcare		
<b>Surplus/deficit</b>	<b>\$</b>	

## Budget Planner

### Did you know...

As a member you can call us for help about your super. We can provide you with access to phone based advice on a range of super strategies at no additional cost. If you need more in-depth help, a face-to-face meeting with a financial adviser can be arranged. To access any of these services contact us on **1800 602 977** between 8:30am and 6pm AEST, Monday to Friday.



### Contact us

For more information visit [plum.com.au](http://plum.com.au) or call us from anywhere in Australia on **1300 55 7586** between 8am and 7pm AEST (8pm daylight savings time), Monday to Friday.

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