

Your Budget Planner - Estimated Expenses

Determining your regular expenses is an important step in identifying the level of income you need to support day to day living expenses and the gaps or surpluses to be explored further with your financial planner. Please take the time to complete this as accurately as possible. If you already have a budget in place or know your total annual expenses please go directly to the next page.

	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
Living Expenses				
Food	\$ _____	_____	\$ _____	_____
Clothing	\$ _____	_____	\$ _____	_____
Medical/Dental/Pharmacy	\$ _____	_____	\$ _____	_____
Alcohol/Cigarettes	\$ _____	_____	\$ _____	_____
Public Transport/Taxi Fares	\$ _____	_____	\$ _____	_____
Other Personal Spending	_____	_____	_____	_____
- Client 1	\$ _____	_____	\$ _____	_____
- Client 2	\$ _____	_____	\$ _____	_____
Total Living Expenses			\$ _____	
Entertainment Expenses				
Travel and holidays	\$ _____	_____	\$ _____	_____
Dining Out	\$ _____	_____	\$ _____	_____
Sport/Recreation/Hobbies	\$ _____	_____	\$ _____	_____
Club memberships/Sporting fees etc	\$ _____	_____	\$ _____	_____
Books/Magazines/Newspapers	\$ _____	_____	\$ _____	_____
Other entertainment	\$ _____	_____	\$ _____	_____
Total Entertainment Expenses			\$ _____	
Housing Expenses				
Mortgage/Rent	\$ _____	_____	\$ _____	_____
Council/Shire/Body Corporate/ Water Rates	\$ _____	_____	\$ _____	_____
Electricity/Gas/Telephone etc	\$ _____	_____	\$ _____	_____
House and Contents Insurance	\$ _____	_____	\$ _____	_____
Home maintenance	\$ _____	_____	\$ _____	_____
Furnishings/Appliances	\$ _____	_____	\$ _____	_____
Total Housing Expenses			\$ _____	
Motor Vehicle Expenses				
Loan/Lease Repayments	\$ _____	_____	\$ _____	_____
Registration and Third party Insurance	\$ _____	_____	\$ _____	_____
Petrol and other running costs	\$ _____	_____	\$ _____	_____
Maintenance/Service/Repairs	\$ _____	_____	\$ _____	_____
Licence fees/Fines/Parking/Road assistance	\$ _____	_____	\$ _____	_____
Total Motor Vehicle Expenses			\$ _____	
Insurances				
Medical/Health	\$ _____	_____	\$ _____	_____
Life and TPD	\$ _____	_____	\$ _____	_____
Income Protection	\$ _____	_____	\$ _____	_____
Via superannuation contributions	\$ _____	_____	\$ _____	_____
Trauma Cover	\$ _____	_____	\$ _____	_____
Total Insurances			\$ _____	

	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
Miscellaneous Expenses				
Professional Services (eg Accountant fees)	\$		\$	
Professional Memberships	\$		\$	
Work Related Expenses (eg Uniforms, Travel)	\$		\$	
Gifts and donations	\$		\$	
Education expenses	\$		\$	
Child care	\$		\$	
Pet/Vet Fees	\$		\$	
Savings Plans (Existing Investments)	\$		\$	
Capital expenses to investment properties	\$		\$	
Other vehicle expenses (boat, caravan etc)	\$		\$	
Investment Loans	\$		\$	
Credit Cards	\$		\$	
Other Loans	\$		\$	
Other	\$		\$	
Other	\$		\$	
Total Miscellaneous Expenses			\$	
Total Expenses			\$	

Do you anticipate any changes in your expenditure over the next 12 months?

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

What's important to you?

What prompted you to seek financial advice?

What areas of financial planning are you most concerned about?

What do you hope to achieve from the financial planning process?

Your short and medium term objectives (within the next 5 years)

What plans or goals would you like to achieve during the next 5 years? (Eg a Holiday, purchase of a motor vehicle, purchase a house, renovations, repay mortgage faster, asset protection, start a savings plan, extended travel, start a family, change jobs, etc.)

If possible, please list in order of priority.

Goals	Start Date	End Date	Estimated Costs
<i>eg Travel around Australia</i>	<i>Sept '03</i>	<i>Feb '04</i>	<i>\$10,000</i>
			\$
			\$
			\$
			\$
			\$
			\$
			\$

Your long term objectives (more than 5 years away)

What are your long term plans or goals? (Eg Purchase a business, purchase a holiday home, asset protection, boost retirement savings, be debt free, financial independence, retire, etc.)

Goals	Start Date	End Date	Estimated Costs
			\$
			\$
			\$
			\$

Are there any other issues that we need to take into consideration that may affect you achieving your goals? (Eg health, job security, aging parents, etc.)

Details of Your Investment Property

	Investment Property 1	Investment Property 2	Investment Property 3
Description	_____	_____	_____
Owner	_____	_____	_____
Date Purchased	____ / ____ / ____	____ / ____ / ____	____ / ____ / ____
Purchase Price	\$ _____	\$ _____	\$ _____
Depreciation	_____	_____	_____
Current Value	\$ _____	\$ _____	\$ _____
Equity/Owners Funds	_____	_____	_____
Redeem	Yes / No	Yes / No	Yes / No
Amount Borrowed	\$ _____	\$ _____	\$ _____
Interest Rate	_____	_____	_____
Term (Yrs)	_____	_____	_____
Type of Loan	P&I / I only	P&I / I only	P&I / I only
Loan Repayment	\$ _____	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____	\$ _____
Expenses/Rates	\$ _____	\$ _____	\$ _____
Land Tax	\$ _____	\$ _____	\$ _____
Maintenance	\$ _____	\$ _____	\$ _____
Agent Fees	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____
Body Corporate	\$ _____	\$ _____	\$ _____

Notes
