

Easy Budgeting

I'll never be broke again!!



10 easy steps to being in control

*Have your finances
help you achieve your goals
(instead of getting in the way
of them)*

IS THIS YOU?

"I don't know where my money goes."

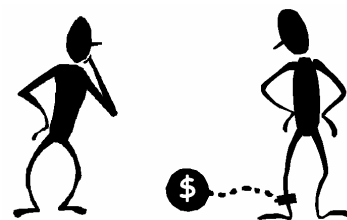
"There's nothing left at the end of the pay period."

"It's okay till the bills come in."

"We're just not getting ahead."

"We're spending more than our income - we're going backwards."

"I'm not achieving what I want to."



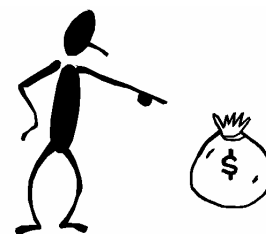
THERE IS A SOLUTION

Budgeting is easy and is *very* rewarding. It allows you to create:

- a **safety net** to catch you when you need it, and
- **savings** to get you the things you want - your goals.

Using this **book** and **worksheets** will help you:

- **understand** your current spending
- **learn** what to change to achieve your goals
- **make it happen.**



It is based on techniques used by thousands of people, who now have control of their finances.

There are ten basic steps and plenty of good advice and hints in this small book. Follow these and *NEVER BE BROKE AGAIN.*

This is an **evolving document**. For **latest edition**, get **soft copies** to **print** or to **email** to others, to give **feedback** (improvements / success stories / usage) or to obtain an **excel file** to be able to run your budget spreadsheet on computer, email me using the address easybudgeting@yahoo.com.au

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But it may not be sold for commercial purposes.

Cheers - Ian P

DISCLAIMER The information contained in this document is for general guidance and is not intended to replace or serve as substitute for any legal, tax or other professional advice, consultation or service.

Step 1

DECIDE ON YOUR GOALS SO YOU CAN GET YOUR SPENDING TO ALIGN WITH THEM

We are all different. No-one can decide for us what we should be spending our money on. We all have different goals and different things that give us enjoyment.

- Jess has a large debt to put behind her.
- Jill has 3 kids to look after and wants to know there's always enough money for each fortnight - maybe with some spare.
- Lee's after a bike.
- Betty likes dancing and spending time with her grandkids. She needs money to keep her car in good repair.
- Rob and Jan are saving for a deposit on a house.
- Barry likes being generous and helping others.
- Mick & Poppie need to keep up with their mortgage repayments.
- Les wants to work part time or retire.
- Tony likes sport and spending time with his mates.
- Jason and Heidi are saving for a holiday.
- Chris needs a bond for a flat - and a fridge and a dryer.
- Jo wants a new car.

They are all different - but need to have **control of their finances** to get what they're after.

What are your goals? _____

Step 2

START COLLECTING INFORMATION

Over the **NEXT PAY PERIOD (or 2)**

1. **COLLECT** your **RECEIPTS** for **EVERYTHING YOU SPENT IN THE PAY PERIOD**.
2. Keep a **NOTEBOOK** with you when you go **OUT**, to record your spending that you don't get **RECEIPTS** for.
3. **GET ORGANISED**, Put all your **OUTSTANDING** bills **IN ORDER** so you know what's coming up when.
 - 1 - **THIS** pay period's bills
 - 2 - **NEXT** pay period's bills (and later)
4. Put your **PAID BILLS TOGETHER**, sorted into **TYPES** and put them in **DATE ORDER**.
 - Electricity (in date order)
 - Gas (" " ")
 - etc

Step 3

START FILLING IN YOUR WORKSHEET

There's a worksheet at the back of this book.

Make sure you have a copy enlarged to A3 size (ie 140 or 141%).

Budget Worksheet

		Pay period beginning 23 / 7 / 05		Pay period beginning _ / _ / _		Pay period beginning _ / _ / _	
		Guess	Actual	Guess	Actual	Guess	Actual
Income	~~~~~	350.00					
	Cleaning	20.00					
	Babysitting	15.00					
	Total Income	385.00					
Expenses	Rent						
	Electricity						
	Gas						
	Phone.	35.00					
	Market	12.00					
	Supermarket	30.00					
	Pocket Money	15.00					
Total Expenses							
Income less Expenses							

1 Start by writing your **pay dates** into here. (There is a calendar at the back of this book.)

2 Write your **sources** of income in here.

3 Write your **list of expenses** in here. (There is a list at the back of the book to help you.)

4 Estimate **amounts** of your income in here.

5 **Circle** where your bills are due.

6 Write in your estimate (best guess) of amount (use old bills to help).

7 Write in your best guess of your fortnightly expenses (use old **Receipts** and your **Notebook** to help you).

8 Write in your **Totals**.

For a free excel file to use on your computer, email me using the address:

easybudgeting@yahoo.com.au

Ian P

Step 4

AT THE END OF THE PAY PERIOD -
 MARK IN YOUR ACTUAL
 INCOME AND SPENDING.
 THEN GUESS FOR THE NEXT PAY PERIOD

Budget Worksheet		Pay period beginning 23 / 7 / 05		Pay period beginning 6 / 8 / 05		Pay period beginning 20 / 8 / 05	
		Guess	Actual	Guess	Actual	Guess	Actual
Income	~~~~~	350.00	350.00	350.00			
	Cleaning	20.00	23.00	21.00			
	Babysitting	15.00	16.00	10.00			
	Total Income	385.00	389.00	381.00			
Expenses	Rent						
	Electricity						
	Gas						
	Phone.	35.00	37.20				
	Market	12.00	15.00	13.00			
	Supermarket	30.00	45.00	40.00			
	Pocket Money	15.00	15.00	15.00			
	Total Expenses	380.00	399.00	370.00			
	Income less Expenses	+ 5.00	- 10.00	+11.00			

9 Write in your **actual** income and expenses.

10 Now estimate for the coming pay period. Adjust your estimate if you need to.

11 Write in your **Totals**.

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easybudgeting@yahoo.com.au Ian P



Step 5

REVIEW YOUR SPENDING HABITS AND INVENT SOME NEW DIRECTIONS

1. Have a look at what you spent. Look at your book and receipts.
2. Think about:
 - a - **what was really important**
(Rent, Electricity, Gas, Fares etc)
 - b - **what you would "like" to have but could do without or cut back on** (Movies, Eating out, Videos, Smokes)
 - c - **what really was a waste of money.**
(Excessive junk food, long mobile calls, gambling losses)
3. Have a look at your last few Supermarket receipts and circle the stuff that you might call "junk". How much did it cost you?
What if you were able to save some of that money - ***how much would it be over a year?*** (\$20 a week = \$1000 per year.)
4. Think of other places you could save money. (See next page & Hints)
 - Is the fruit shop cheaper than the supermarket?
 - Buying a less expensive brand.
 - Searching more for "Specials" (see your supermarket junk mail).
5. Now write on the worksheet your best guesses for the **coming pay period**.

MY NEW SPENDING "MENU"

HEALTHY MONEY-SAVING FOOD AND OTHER SPENDING

What's going to feed me well (or entertain me) but not eat my money?

Food	What's going to go with it?	How much does that meal cost?
Pasta Rice Potatoes Noodles Bread / Jaffles Vegies Great Specials Small cuts of Meat	Pasta Sauce	

Things to cut down on - Food and Non-food spending.

My Savings Goal: - How much per pay period do I want to save?

BONUS BUYS! Treats to look forward to 'cos I've been good!

Step 6

GET RID OF THE BILLS

Instead of waiting till the last minute, pay all the bills that are due for THIS PAY PERIOD
as soon as you receive your income

and

BE IN FRONT.



Then you'll be clear of them and you'll know how much you'll have left for the pay period.

(In the early stages you may have to be careful with this to make sure you don't run out of money for food or the more important bills that come in late!)

You can also use "Easyway" installments so that your bills are paid for before you get them.

(See Hints section)

Step 7

**GET RID OF CREDIT - AND
DON'T TAKE ON ANY MORE.**



As you progress financially, lending institutions are likely to offer you Credit, Credit Cards and increased Credit Limits.

You may also be offered interest free credit or no repayments till later.

These can be a BIG trap.

People may look smart because they have lots of credit - but really smart people get rid of their outstanding debts - and don't take on any more - and are free.

Think about *tomorrow*, as well as *today*.

Reducing debt saves you money.

Step 8

TAKE ON THE SAVING HABIT

Saving provides you with:

- a fund for meeting your bills and for emergencies
- flexibility
- a way to get to short and long term goals.

Here are two **VERY** successful methods of saving.

1 - SAVE BEFORE YOU SPEND.

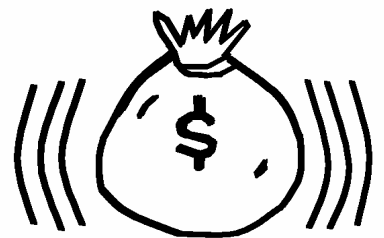
When you get paid, set aside a fixed amount to go **STRAIGHT** into savings.

Then live life as usual (using the hints in this book).

You may be forced to pull some out, but try not to.

If you have any left over at the end of the pay period, put **that into savings** as well.

Next pay, even if you've got money saved, again put the **same fixed amount straight into savings**.



2 - SAVE HALF YOUR CHANGE

Whenever you come back from shopping, put aside half your change.

And, if you carry less cash, you'll be less tempted to spend.

You'll be surprised at how easy it is, and how fast it builds up!

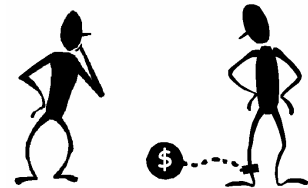


Step 9

MAINTAIN BALANCE

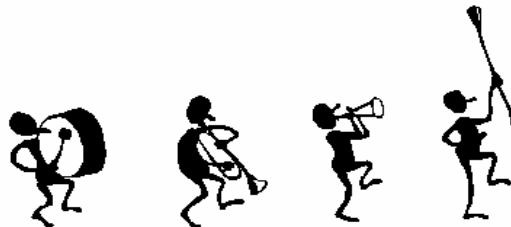
Money isn't everything.

Focussing solely on money is not good for your health.

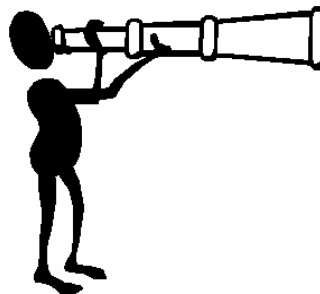


You can maintain both your health and your money by:

- Spending time with others,



- Getting out and about.



- Always having something to look forward to.

Step 10

REMOVE THE ROADBLOCKS TAKE ON A RECIPE FOR SUCCESS

- Giving up the idea that you can't do this - or that you'll never have any success.
- Thinking in terms of what's possible - but *being careful at the same time*.
- Taking action - making it happen.
- Planning your work - then working your plan.
- Taking it slow and steady - *a bit at a time*.
- Being persistent.
- Forgiving yourself for backward steps - they are learning experiences for you to move forward.
- Knowing that wherever you are now is the right place to be. You can always move on from there.
- Including **enjoyable** steps along every part of the way.
- Telling others about your goals - gives your ideas momentum and commitment.
- Keeping your feet on the ground.



MOVE AWAY FROM THE "BLAME GAME"

Sometimes our lack of money is because of someone else - or bad luck - or something we may have done ourselves.

But holding on tight to what's past stops us seeing any opportunities that may exist to change our circumstances.

Remaining "**right**" about someone being "**wrong**" can be very expensive and limits our ability to move forward.

Acknowledge your anger (and possible sadness), maybe talk it out with someone. Start looking forward to a new future.

Let go of holding on to:

"they / I should have done it differently"

and take on:

"what can I do now?"





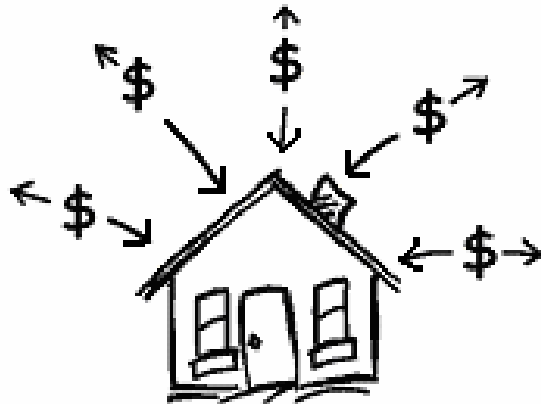
TICK THE BOXES

- I've **set** my **goals**.
- I've **collected** all my receipts for the first pay period (or two) and **analysed** my spending.
- I have a **notebook** and record my spending when I'm out.
- I've grouped copies of my old **paid** bills, within type, in date order (newest at the top).
- I've got my **current** bills for **this** pay period separated from the bills for **next** pay period.
- I'm filling in the **worksheet** each pay period with the **amounts I spend** and my **guesses** for **next** pay period.
- I'm **reviewing** my **spending** continuously.
- I'm **inventing** **new** **directions**.
- I'm **paying** my bills for the pay period **as soon as I receive my income**.
- I'm **keeping away** from the **credit trap**.
- I'm **taking on** the **savings habit**.
- I'm **maintaining** a **balance** and always having something to **look forward to**.
- I'm **getting rid** of **roadblocks** and taking on a **recipe for success** .
- I'm **taking on** the **hints** at the end of this book.
- I'm committed to ***Never being Broke Again***.

FOLLOW THE HINTS IN THIS BOOK

This is not a book about reducing your spending down to nothing, this is a book about changing your spending habits so that you can achieve your goals. (See Step 1.)

The following hints have been collected from a variety of sources and have proven to be *VERY* successful.



Use the ENVELOPE SYSTEM

This is easy - and it works *really well*.

Lots of people do it!

Make up envelopes with the names of the things you are going to spend money on THIS FORTNIGHT.

RENT	Phone	Electricity	Supermarket - 1 st Week
Market - 1 st Week	Supermarket - 2 nd Week	Market - 2 nd Week	Pay off Credit Card
Saving	Weekly Treat	Emergencies	Rocket Money

If it helps, make up an envelope for each day.

What you don't spend one day gets carried into the next - or you can save it.

1 st Monday	1 st Tuesday	1 st Wednesday	1 st Thursday	1 st Friday	1 st Saturday	1 st Sunday
2 nd Monday	2 nd Tuesday	2 nd Wednesday	2 nd Thursday	2 nd Friday	2 nd Saturday	2 nd Sunday

Hints

Power - Electricity and Gas

Are you sending heat to the street?

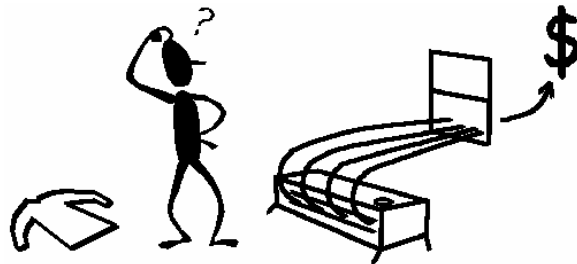
Close a door.

Get a draught-stopper.

Could you turn down the heating and put on a jumper?

Turn off un-needed lights and save money as well as the environment.

Are you entitled to a discount?

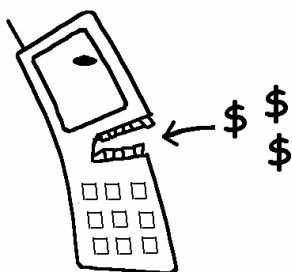


Phone

Making calls to mobiles is VERY expensive.

If others are not controlling their outward calls, contact your phone company and get a bar with a PIN number put on.

Make your long distance calls at off-peak times.



There are phone cards you can use to make cheap international calls.

If you have a mobile:

- get the best deal for your usage
 - limit your calls
 - prepaid or capped may be better.
-

Food, Softdrink and Bottled Water

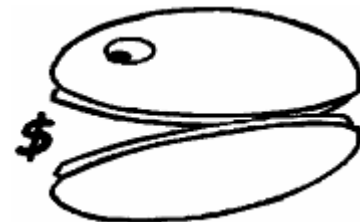
Is fast food, softdrink and bottled water eating your money?

Are takeaways and restaurants taking control of your finances?

A better balance in food choice will help your bank balance as well as your health.

Calculate how many cans of drink you buy in a week and multiply the weekly cost by 52. That's how much you spend in a year. If you're not happy with that, do something.

How much could you save weekly and over a year if you made lunch instead of buying it?



Do it yourself

Improve your cooking skills.

Maybe cook with a friend.

Be creative, have fun, save money and eat healthier.

You may surprise yourself!



Best Buys

Prices can differ considerably.

Check out fresh food markets, fruit shops, butchers and supermarkets.



Convenience stores are the most expensive places to buy food.

Compare prices.

Look for real specials (check your supermarket junk mail).

'Plain' brands often come from the big manufacturers.

Check the 'not quite right' stores.

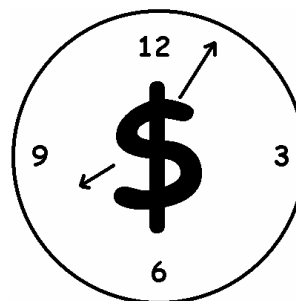
Times of cheapest prices

Markets are usually the cheapest at any time and often even cheaper just before closing time. (But don't buy so much that you have to throw it away.)

Supermarkets often have specials on Friday and Saturday afternoons, or just before closing time.

Find out what yours does.

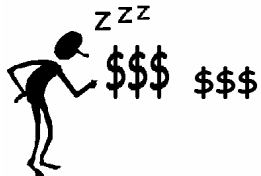
Petrol goes up just before the weekends and holidays.



Hints

When to shop

To save money and possible excess calories, avoid grocery shopping when hungry or tired.

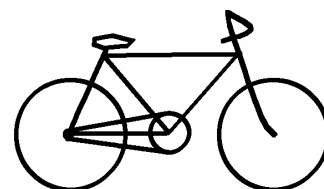
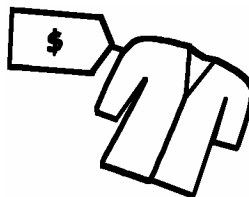


Studies show that you may save nearly 20% and tend to buy healthier food if you *eat, rest, THEN shop*.

Plan ahead so that you shop **less often** and you'll find you spend less.

Clothes, Shoes and Other Stuff

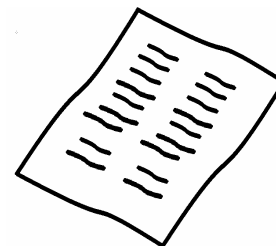
Factory outlets can save you a fortune. Some of the clothes at op-shops have never been worn before and are ridiculously cheap.



Op-shops can also be good for furniture, or a cheap bike to get you on the move.

Shopping Lists

You can save *even more* if you make a **shopping list** of **just the things you need** - and *stick to it*. It is the "*extras*" that will eat your money.



Plan your spending.

Create your list during the week, not just before you shop, then *stick to your list*.

Credit Cards and Debit Cards

Plastic cards make it easy to spend money, sometimes *too easy*.



When you shop, leave your card at home. This gives you time to *think* before you buy.

Paying your credit card bill when it's due saves credit charges and **high interest** that applies to credit cards.

Avoid cash advances from credit cards as interest starts immediately.

Don't be tempted to increase your credit limit.

A Debit Card means you use only your **own money**, instead of going into debt and paying credit fees.

Bills

Sometimes bills seem to arrive all at once. *Save in advance so you are ready for them.*

Make up your worksheets for the full year and circle when each of your bills is due, and pencil in your guess of the amount,

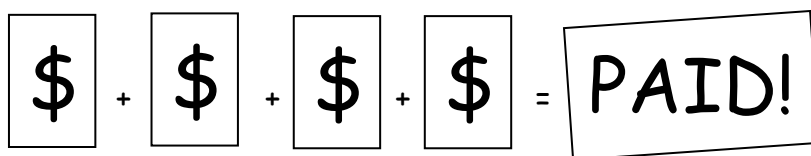


See if you can have them re-scheduled so that they are spread throughout the year.

Easyway Payments

"Easyway" payments allow you to pay power, gas and phone bills at the Post Office each fortnight.

So when you receive the bill you've already paid it!



Ask your suppliers for details.

Debts

If you have a choice, pay off the high interest debts first.

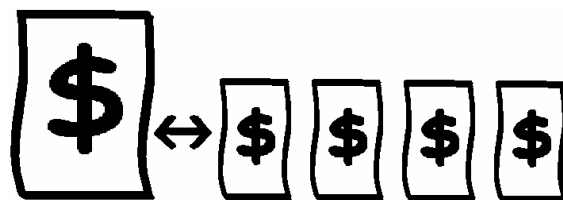
Some places will allow you to pay small regular amounts. *Ring them as soon as you realise you can't pay.*

If you have a debt with a supplier, sooner or later they'll appoint a Debt Collector.

Don't ignore letters from suppliers - get in touch with them and organise a repayment plan, and to tell them that you are doing something about it.

KEEP A DIARY of all your conversations with them. Don't make promises you can't keep.

It may be best to *combine* some debts so you only have *one* loan *BUT - check this out carefully*, as with hidden charges and different security arrangements, some debts are left as is and simply paid off as soon as possible.



A *financial counsellor* can help with this. They can also help with *debt negotiation* and can check you are getting your full assistance entitlements. *Take this book, your worksheet and papers with you.* You may also be able to pay some debts **straight from your income.**

The earlier you seek assistance, the more options you will have!!

Avoid "Pay-day Lenders". (!!!)

Hints

Getting further assistance

Many councils and other organisations can help you with free financial counselling, including advice on budgeting, debt rescheduling and consolidation.

Start by ringing your local council.



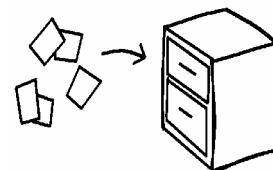
Record Keeping

Keep your bills together - in the order that they are to be paid.

Keep your paid bills separately.

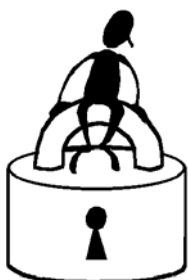
Also keep your receipts and warranty cards safe and organised.

Being organised puts you in control.



Temporary setbacks and Security

Setbacks are bound to happen - but the fact that you've succeeded once proves you can succeed again.



Keep your money safe by not leaving it sitting around your room / home, or carrying lots on you.

Withdraw and carry only what you need and be careful at ATM machines.

Use a moneybox or hiding places for **SMALL** amounts of money, but keep **LARGER** amounts in the **BANK**.

DON'T invest it in risky investments or schemes.

Keep it in accounts which earn you money and don't charge you a fortune in fees.

Keep some flexibility so you can get access to some in an emergency.

Rent

Is your place

- too big?
- too expensive?
- Should you share?

Investigate & consider other options.

Be aware of both your **rights** and **obligations** as a tenant.



Medicines

There may be a cheaper alternative that suits you just as well.

Talk to your doctor and pharmacist.

The price of some medicines is different at different chemists - so feel free to shop around.



Employment

Think about what **you** would want in an employee - or someone you wanted to work with.

Make yourself **VALUABLE**.

ENJOY what you do.

Circle the things which make you a valuable employee.

Cross out the things you would not want.

Well presented	Misery Guts	Easily Distracted
Argumentative	Patient	Helpful
Efficient	A Listener	Rumor Spreader
Lazy	Organised	Focused
Observant	Neat	Well presented
A Gossip	Flexible	Well balanced
Safety Conscious	Honest	

Add items to this list.

Now think of what you could offer an employer - and look out for opportunities - big and small.

Volunteer Work

Doing volunteer work can:

- introduce you to new people and friends
- provide a sense of community, contribution and teamwork
- give you skills and confidence for paid work.

Hints

Direct Debit

Direct debit is having monies automatically drawn straight out of your account when they are due. This helps make sure you pay them.

But it can be very costly if you don't have enough money to cover them when they're due.

Missing a direct debit can mean:

- A default fine from the bank;
- A default fine to the company, which they pass back to you to pay.
- A default fine from the company itself.

This may add up to around \$65 - and you still have the bill to pay!!

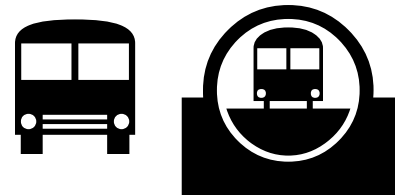
Having savings protects you from these charges.

Some power companies and other places allow you to direct debit from Social Security.

Fares

Fines for fare evasion are now VERY large, even more for a second and third offence.

(Plus the embarrassment and hassle.)



Large fines can really eat your savings and are a waste of money. Better to buy a ticket!

Poker Machines

Poker machines are specifically designed to collect more than they give out.

On average, you will be a loser. Don't let them take over your life - or your finances.

If you are addicted to gambling (or anything else), help is available.

Focus

Focus on the things **you enjoy** which **don't cost lots of money**.

Get out and about

Exercise - preferably with others.

A walk gets the blood pumping.

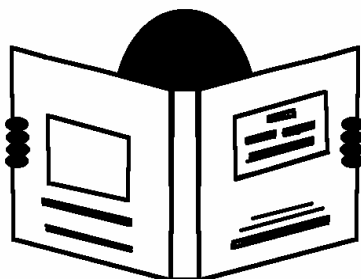
Make it a habit, preferably daily.

A weekly trip to a park, the city or another suburb or town gives you a change in scenery.

What about a picnic?



Exercise your brain



Head off to the library.

Check out some books & magazines.

See what community activities are happening.

Do a puzzle.

Read a biography.

Be creative

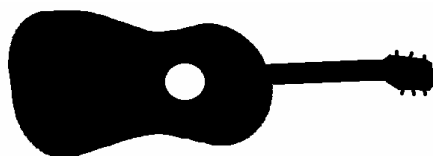
Nurture a plant.

Write a poem, a story, a journal or a song.

Make a card - or a hat.

Paint a picture - or a chair.

Sing - or play some music.



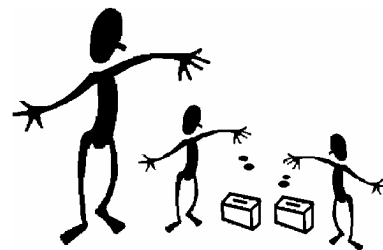
Is there an artist within you?

Hints

Encourage the kids to save

The easiest habits to keep are the habits we learn as children.

Make sure each of your children has a money box - and encourage them to use it.



Plan in Advance

Look at the months when you have your biggest expenses (including Christmas and when a lot of bills become due) and plan your finances around them.

Plan your present buying so that you can afford it and so you don't buy at high prices at the last minute.

Re-schedule your bills if you can.

Plan your trips to the shops - using your shopping list.

Avoid the Sales Hype and Selling Techniques

Many organisations use special techniques to get consumers to spend more money.

Listen for: *"The price can only go up"*
"This opportunity won't come up again."
"At this price they won't last."
"It's too good to be true."
"Impress your friends."
"Grab a bargain"

Watch out for product placements designed to get you to *"Impulse Buy"*. Notice how they put it in your way - or make you think you need it when you've never needed it in the past.

First, establish your **need**, - **then** look for the bargain. Not the other way round.

A bargain is not a bargain if you didn't need it in the first place.

Prices go up and down all the time

If they are pushy - walk away.

Ask questions (and make sure they are answered). Learn lots and compare prices.

Make your OWN decision, not theirs.

Know the Costs

Become aware of the charges that apply to borrowing and contracts.

Also be aware of how much spending on "extras" costs you.

If you are in the habit of spending (say) \$20 a week on bits and pieces, that's \$1,000 a year. If it's \$50, that's \$2500 a year.

That's fine if they're contributing to your goals, but if not then you may need to change these spending habits.

Your Partner's Debts / Splitting Up / Child Maintenance / Tenancy (Rental) Issues / Bankruptcy / Legal Matters

Seek assistance from qualified advisors / support providers for information regarding these.

You have *rights* and *obligations*.

The sooner you find out about them, the more options you may have.

Help is available

Are you already rich?

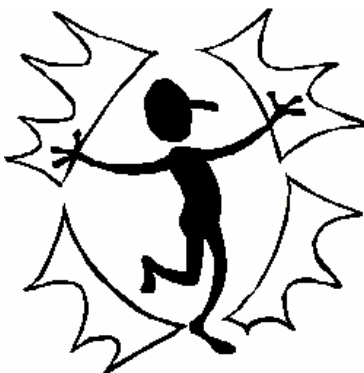
Many people, even those with plenty, still don't think they have enough.

But if you start appreciating what you have, you may find you have everything you need and are already rich.

In life, the best attitude is gratitude.

"The richest man is the one who is contented with what he has."

Robert Savage



TRACK YOUR PROGRESS

Take regular "snapshots" of your assets and debts to see how you're tracking.

(Because budgeting is focused on cash flow, only include your "cash" assets, not things you own like a car etc.)

Write in your Assets and Debts on the next page.

Examples of Assets include:

- Cash
- Money in accounts
- Money people owe to you (and who really *are* going to pay it back).

Write in the total of your Assets

Examples of your Debts include:

- Credit cards
- Loans to lending institutions (Bank, Finance Co etc)
- Outstanding Fines
- Layby
- Debts to Companies (Power, Phone)
- Money you owe other people.

Write in the total of your Debts

Now calculate Assets less Debts to see which is bigger, and by how much.

ASSETS AND DEBTS TRACKING SHEET

(Copy this sheet before using it, for when you need more)

Date of Snapshot →	__/__/__	__/__/__	__/__/__	__/__/__	__/__/__	__/__/__
Assets ↓						
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
Total Assets →						
Debts ↓						
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
Total Debts →						
Total Assets less Total Debts (+ is good. - not so good)						

For more copies of this page or to receive a free excel file to use on your computer, email

easybudgeting@yahoo.com.au

FORTNIGHTLY PAYDAYS

If you are paid fortnightly, use these to mark your pay dates on your Budget Worksheet

Your fortnightly pay dates will be along one of these rows.

A	1/01	15/01	29/01	12/02	26/02	12/03	26/03	9/04	23/04	7/05	21/05	4/06	18/06
B	2/01	16/01	30/01	13/02	27/02	13/03	27/03	10/04	24/04	8/05	22/05	5/06	19/06
C	3/01	17/01	31/01	14/02	28/02	14/03	28/03	11/04	25/04	9/05	23/05	6/06	20/06
D	4/01	18/01	1/02	15/02	1/03	15/03	29/03	12/04	26/04	10/05	24/05	7/06	21/06
E	5/01	19/01	2/02	16/02	2/03	16/03	30/03	13/04	27/04	11/05	25/05	8/06	22/06
F	6/01	20/01	3/02	17/02	3/03	17/03	31/03	14/04	28/04	12/05	26/05	9/06	23/06
G	7/01	21/01	4/02	18/02	4/03	18/03	1/04	15/04	29/04	13/05	27/05	10/06	24/06
H	8/01	22/01	5/02	19/02	5/03	19/03	2/04	16/04	30/04	14/05	28/05	11/06	25/06
I	9/01	23/01	6/02	20/02	6/03	20/03	3/04	17/04	1/05	15/05	29/05	12/06	26/06
J	10/01	24/01	7/02	21/02	7/03	21/03	4/04	18/04	2/05	16/05	30/05	13/06	27/06
K	11/01	25/01	8/02	22/02	8/03	22/03	5/04	19/04	3/05	17/05	31/05	14/06	28/06
L	12/01	26/01	9/02	23/02	9/03	23/03	6/04	20/04	4/05	18/05	1/06	15/06	29/06
M	13/01	27/01	10/02	24/02	10/03	24/03	7/04	21/04	5/05	19/05	2/06	16/06	30/06
N	14/01	28/01	11/02	25/02	11/03	25/03	8/04	22/04	6/05	20/05	3/06	17/06	1/07

Your fortnightly pay dates will be along one of these rows.

A	2/07	16/07	30/07	13/08	27/08	10/09	24/09	8/10	22/10	5/11	19/11	3/12	17/12
B	3/07	17/07	31/07	14/08	28/08	11/09	25/09	9/10	23/10	6/11	20/11	4/12	18/12
C	4/07	18/07	1/08	15/08	29/08	12/09	26/09	10/10	24/10	7/11	21/11	5/12	19/12
D	5/07	19/07	2/08	16/08	30/08	13/09	27/09	11/10	25/10	8/11	22/11	6/12	20/12
E	6/07	20/07	3/08	17/08	31/08	14/09	28/09	12/10	26/10	9/11	23/11	7/12	21/12
F	7/07	21/07	4/08	18/08	1/09	15/09	29/09	13/10	27/10	10/11	24/11	8/12	22/12
G	8/07	22/07	5/08	19/08	2/09	16/09	30/09	14/10	28/10	11/11	25/11	9/12	23/12
H	9/07	23/07	6/08	20/08	3/09	17/09	1/10	15/10	29/10	12/11	26/11	10/12	24/12
I	10/07	24/07	7/08	21/08	4/09	18/09	2/10	16/10	30/10	13/11	27/11	11/12	25/12
J	11/07	25/07	8/08	22/08	5/09	19/09	3/10	17/10	31/10	14/11	28/11	12/12	26/12
K	12/07	26/07	9/08	23/08	6/09	20/09	4/10	18/10	1/11	15/11	29/11	13/12	27/12
L	13/07	27/07	10/08	24/08	7/09	21/09	5/10	19/10	2/11	16/11	30/11	14/12	28/12
M	14/07	28/07	11/08	25/08	8/09	22/09	6/10	20/10	3/11	17/11	1/12	15/12	29/12
N	15/07	29/07	12/08	26/08	9/09	23/09	7/10	21/10	4/11	18/11	2/12	16/12	30/12

LIST OF EXPENSES

Circle the things that apply to you then write them onto your Expense list on your Worksheet.

- | | | |
|---------------------|-----------------------|-------------------|
| Rent / Mortgage | Butcher week 2 | School Uniforms |
| Strata Fees | Supermarket wk 1 | School Excursions |
| Rates (Council) | Supermarket wk 2 | Dry-cleaning |
| Water | Medicines / Chemist | Layby |
| Electricity | Doctor / Dentist | Hobbies / Sports |
| Heating Gas | Optometrist / Glasses | Newspapers |
| School Fees | Fares | Magazines |
| Kindergarten | Insurances - House / | Smokes |
| Crèche, Child Care | Contents | Presents |
| Child Support | Insurances - Medical | Donations |
| Home Phone | Pet food | Holidays |
| Mobile Phone | Vet | Garden |
| Petrol | Home Maintenance | Videos |
| Registration | Fines | Takeaways |
| Vehicle Lease/Loan | Credit Card | Eating out |
| Vehicle Insurance | Credit Card | Movies |
| Vehicle Maintenance | Repay loan to | Alcohol (Home) |
| Roadside Service | Repay loan to | Pay TV |
| Lunches | Repay loan to | Drinking out |
| Softdrink & | Pocket Money - Kids | Gambling |
| Bottled Water | Pocket Money - Self | |
| Market week 1 | Gym | |
| Market week 2 | Grooming/Cosmetics | |
| Fruit shop week 1 | Hairdresser | |
| Fruit shop week 2 | Clothes / Shoes | |
| Butcher week 1 | School Books | |

Use this worksheet to estimate and track your income and spending each pay.

Enlarge this page on a photocopier to **A3 size** (140% or 141%) before using. (Make 6 copies)

Budget Worksheet		Pay period beginning		Pay period beginning		Pay period beginning		Pay period beginning		Pay period beginning	
		__ / __ / __		__ / __ / __		__ / __ / __		__ / __ / __		__ / __ / __	
		Guess	Actual	Guess	Actual	Guess	Actual	Guess	Actual	Guess	Actual
Income											
	Total Income										
Expenses											
	Total Expenses										
Income - Expenses = savings											
How much I now have											

This worksheet is part of a book called "Easy Budgeting". See **STEP 4** and **STEP 5** of the book.
 For a free copy or to receive a free excel file to use on your computer, email easybudgeting@yahoo.com.au Ian P