FINAID RESOURCE

Budget Planner

A simple budget structure to help you see what is available for debt repayments after essential living costs.

1. Total household income

• Salary or wages after deductions.

• Reliable additional income.

2. Essential living expenses

• Housing, utilities, food, transport, medical, education and insurance.

3. Debt repayments

• List each credit agreement, required instalment and any arrears separately.

4. Review the result

• Income minus living expenses minus debt repayments shows whether your current budget has a surplus or shortfall.

• Use the matching Excel Budget Planner for calculations.

Important: This resource provides general information only. It is not personal financial, legal or credit advice. We will explain your options before any application or agreement is signed.