



BUDGET PLANNER

This budget planner is designed to help you effectively manage your finances.

It will show you where your money is going. You input your income as well as all your expenses. This will show you how much you have left at the end of the month and where your money is going. Next you need to see where you can save money to increase the amount left over at the end of the month so you can save more for the deposit for your new home.

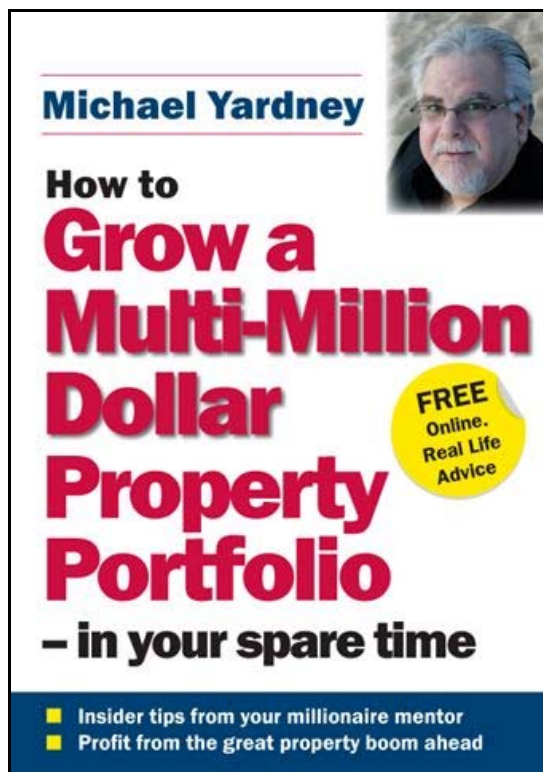
The best way to calculate your budget is according to how frequently you are paid - weekly, fortnightly or monthly. To convert your annual costs, divide by 52 for weekly amounts, 26 for fortnightly amounts or 12 for monthly amounts.

There are three columns allocated for amounts - this is so you can revise your budget as you change your spending habits.

Expense	Amount- date	Amount - date	Amount - date
<i>Housing and property</i>			
Mortgage (home loan repayments) or rent			
Land/council rates			
Water rates			
Property maintenance costs - repairs, etc.			
House insurance			
Contents insurance			
Body Corporate fees			
Garden			
Furniture/appliances			
<i>Utilities & services</i>			
Electricity			
Gas			
Water			
Phone - home			
Mobile phone			
Internet			
Cable TV			
<i>Transport</i>			
Car loan			
Car insurance			
Car registration			
Car maintenance and repairs			
Fuel			
Public transport/taxis/parking fees			

Food			
Groceries			
Sundry items - milk, bread, etc.			
Alcohol			
Cigarettes			
Take away			
Dining out			
School/work lunches			
Other			
Medical			
Health insurance			
Dentist			
Doctor			
Optical			
Chemist/prescriptions			
Other			
Education/children			
Child minding			
School fees and expenses (eg. excursions)			
School books/materials/uniforms			
HECS fees			
Other			
Finances			
Personal loans			
Credit cards/store cards			
Income/life insurance			
Superannuation payments			
Bank fees and charges			
Leisure and entertainment			
Clothing/footwear			
Movies			
Movie rentals			
Theatre/entertainment			
Sport/hobbies			
Gym membership			
Club/sporting memberships			
Haircuts/grooming			
Gifts - birthdays and Christmas			
Donations			
Holidays/travel			
Books/magazines/newspapers			
Pets			
Food			
Grooming			
Veterinary			
Equipment			

TOTAL EXPENSES	\$	\$	\$
Income			
Wage/salary - combined			
Benefits/pensions, etc			
Family allowance/maintenance			
Share dividends, etc.			
Interest payments			
Other			
TOTAL INCOME	\$	\$	\$
<i>Deduct your total expenses from your total income to calculate how much you can save</i>			
Surplus (Savings) or Deficit	\$	\$	\$



This **top selling property book** is written both for beginners as well as advanced property investors and explains how our next property boom will be **Australia's biggest property boom** and possibly our last big boom. This is supported by strong demographic evidence that also highlights our next major growth regions.

The author details the most important things investors must know to take advantage of the next property boom. For **advanced investors** there are chapters on:

- tax loopholes,
- finance strategies,
- negotiation,
- dealing with agents,
- auctions,
- renovations and
- an extraordinary section on living off the increasing equity of your **Multi Million Dollar Property Portfolio**.

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