

Finances worksheet

Before you buy, build, renovate, invest or refinance, you should first budget your income and expenses.

It's important to factor in not only your current finances – but also your future needs and any changes in lifestyle that could affect your budget.

The table below can be used to assist in working out your monthly income and expenses*.

Income:	Your figures
Wages/salary (after tax)	\$
Spouse's income (after tax)	\$
Benefit/pension/family allowance/maintenance	\$
Current rental and investment income	\$
Other	\$
Total income	\$
Current expenses (to continue after funding):	Your figures
Loans	
Home Loans, Personal Loans, Investment Loans	\$
Living expense allowances	
Food: groceries, lunches, eating out, take-away etc.	\$
Clothing: seasonal needs, school clothes, shoes etc.	\$
Household expenses: gas, electricity, telephone, internet, council rates, water etc.	\$
Property maintenance: gardening, repairs etc.	\$
Insurances: income, building, contents, life, medical, car etc.	\$
Personal financial commitments	
Credit cards, personal overdraft, store cards and interest free loans	\$
Other regular expenses	
School fees, child support/care, car maintenance etc.	\$
Total expenses	\$

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