

Simple Budget Planner

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How to use it: write down each amount the way you're paid or billed, circle how often it happens, then convert it to a weekly amount using the guide below. Add up each section, then fill in the summary at the end. Not sure about a cost? Check your bank statements for the last few months.

***Converting to weekly** **W** Weekly: use as is **F** Fortnightly: $\div 2$ **M** Monthly: $\times 12 \div 52$ **Y** Yearly: $\div 52$

Example: car insurance of \$1,200 a year $\div 52$ = about \$23 a week.

MONEY COMING IN

Item	Amount (\$)	How often*	Weekly (\$)
Take-home pay		W F M Y	
Partner's take-home pay		W F M Y	
Benefits or allowances		W F M Y	
Other income		W F M Y	
Total money coming in			

REGULAR BILLS

Item	Amount (\$)	How often*	Weekly (\$)
Rent or mortgage		W F M Y	
Power		W F M Y	
Internet		W F M Y	
Mobile phone		W F M Y	
Insurance (car, contents, house, health)		W F M Y	
Rates or body corporate		W F M Y	
Childcare		W F M Y	
Other bills		W F M Y	
Total regular bills			

EVERYDAY SPENDING

Item	Amount (\$)	How often*	Weekly (\$)
Groceries		W F M Y	
Fuel or public transport		W F M Y	
Takeaways and eating out		W F M Y	
Dairy and service station food		W F M Y	
Coffees, snacks and drinks		W F M Y	
Subscriptions (streaming, cloud storage, gaming, apps)		W F M Y	
Personal care		W F M Y	
Kids' costs (sport, pocket money)		W F M Y	
Pets		W F M Y	
Other everyday spending		W F M Y	
Total everyday spending			

LOANS AND DEBT REPAYMENTS			
Item	Amount (\$)	How often*	Weekly (\$)
Personal loan		W F M Y	
Credit card		W F M Y	
Buy now pay later		W F M Y	
Hire purchase or store card		W F M Y	
Other repayments		W F M Y	
Total loans and debt repayments			

YEARLY AND ONE-OFF COSTS			
Item	Amount (\$)	How often*	Weekly (\$)
Clothing and footwear		W F M Y	
Car registration		W F M Y	
WOF and car servicing		W F M Y	
Tyres and car repairs		W F M Y	
School costs (uniforms, stationery, trips)		W F M Y	
School holidays (activities, food, outings)		W F M Y	
Doctor, dentist and prescriptions		W F M Y	
Birthdays and gifts		W F M Y	
Christmas		W F M Y	
Holidays		W F M Y	
Yearly memberships (gym, clubs)		W F M Y	
Other yearly costs		W F M Y	
Total yearly and one-off costs			

SAVINGS			
Item	Amount (\$)	How often*	Weekly (\$)
Emergency fund		W F M Y	
Savings goal		W F M Y	
Other savings		W F M Y	
Total savings			

YOUR BUDGET AT A GLANCE			
	Weekly (\$)	Fortnightly (\$)	Monthly (\$)
Money coming in (total of first section)			
Money going out (total of all other sections)			
Left over (or short)			

Weekly × 2

Weekly × 52 ÷ 12

Easy to forget

When our branch teams go through budgets with customers, the costs people most often leave out are small everyday spends (coffees, snacks, dairy and service station food), subscriptions, buy now pay later repayments, and irregular costs like clothing, footwear and school holidays.

If your 'left over' figure is negative, you're spending more than comes in. Start with the everyday spending and yearly costs sections.

Need a hand? Our branch teams go through a budget with every customer. Call 0800 760 000 or visit instantfinance.co.nz/find-a-branch-near-you/. For free, independent budgeting help, you can also contact MoneyTalks on 0800 345 123.

This planner is a general guide only and isn't financial advice. Weekly amounts are based on 52 weeks a year; monthly amounts on 12 months.