

budgets & worksheets



Budgets & Worksheets

what are budgets?

Budgets are like your own personal small business statements. They are the sum of our incomes (wages, salary, dividends, interests, rentals, pensions and so on) minus the sum of your expenses.

What you are left with is your disposable income. Of, when you work out your budget, you discover your outgoings are greater than your incomings, you need to increase your income or reduce your spending.

why budget?



A budget lets you know if you are living within your means. If you're spending more than you're earning, you'll be going backwards and have little to show from the average \$4 million you can be expected to earn during your working lifetime. A budget also can set you on the road to saving for something special, like a holiday or a car- or a building an investment portfolio.

gathering information

There are many ways to work out your budget, but it comes down to gathering information on your spending and your income. It can be difficult to track all your spending, but there are a number of reliable methods. One is the "daily track method", and the other the "deal your cards" method. But you could easily sit down at the table with all your receipts for the last year and work it out.

the daily track method

One-way to work out your expenses accurately is to track them on a day-to-day basis for up to two months. This is probably the most accurate method, but it can be tedious. Every cent you spend-whether it's buying a cup of coffee or a bus ticket needs to be recorded. It's advisable to create one sheet of paper for each of the eight weeks, and then divide each sheet into eight columns, one for every day of the week and one for the total. This should start to paint a picture of your spending habits, and, if you need to cut corners, you'll be able to see where savings can be made on little luxuries.

deal-your-cards method

Credit cards can be a useful tool for budgeting- if you use them to pay for most purchases and pay them off in full each month. Your monthly statement will itemise your spending, including your bills, grocery shopping and entertainment costs, like restaurant bills. Of course, there are incidentals, like the odd magazine or the school excursions, you might miss along the way because you paid cash, but the card statement should pick up most of your spending.

January								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
Home Insurance								
Car Payments								
Bus/Taxi Fare								
Car Rego/License								
Car Insurance								
Car Maintenance								
Fuel								
Food								
Clothing								
General Household								
Medical								
Dentist								
Alcohol/ Cig								
Personal Care								
Childcare								
Pets/Care								
School Fees								
Toys/Lunch Money								
Dry- cleaning								
DVD/Video/Movies								
Concerts/Theatre								
Sport								
Recreation/ Holidays								
Credit Cards								
Store Cards/Other								
Investments								
Superannuation								
Other								

Income	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Wages- Income 1						
Wages- Income 2						
Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

February								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
Home Insurance								
Car Payments								
Bus/Taxi Fare								
Car Rego/License								
Car Insurance								
Car Maintenance								
Fuel								
Food								
Clothing								
General Household								
Medical								
Dentist								
Alcohol/ Cig								
Personal Care								
Childcare								
Pets/Care								
School Fees								
Toys/Lunch Money								
Dry- cleaning								
DVD/Video/Movies								
Concerts/Theatre								
Sport								
Recreation/ Holidays								
Credit Cards								
Store Cards/Other								
Investments								
Superannuation								
Other								

Income	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Wages- Income 1						
Wages- Income 2						
Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

March								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
Home Insurance								
Car Payments								
Bus/Taxi Fare								
Car Rego/License								
Car Insurance								
Car Maintenance								
Fuel								
Food								
Clothing								
General Household								
Medical								
Dentist								
Alcohol/ Cig								
Personal Care								
Childcare								
Pets/Care								
School Fees								
Toys/Lunch Money								
Dry- cleaning								
DVD/Video/Movies								
Concerts/Theatre								
Sport								
Recreation/ Holidays								
Credit Cards								
Store Cards/Other								
Investments								
Superannuation								
Other								

Income	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Wages- Income 1						
Wages- Income 2						
Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

April								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
Home Insurance								
Car Payments								
Bus/Taxi Fare								
Car Rego/License								
Car Insurance								
Car Maintenance								
Fuel								
Food								
Clothing								
General Household								
Medical								
Dentist								
Alcohol/ Cig								
Personal Care								
Childcare								
Pets/Care								
School Fees								
Toys/Lunch Money								
Dry- cleaning								
DVD/Video/Movies								
Concerts/Theatre								
Sport								
Recreation/ Holidays								
Credit Cards								
Store Cards/Other								
Investments								
Superannuation								
Other								

Income	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Wages- Income 1						
Wages- Income 2						
Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

May								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
Home Insurance								
Car Payments								
Bus/Taxi Fare								
Car Rego/License								
Car Insurance								
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Fuel								
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Recreation/ Holidays								
Credit Cards								
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Superannuation								
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Wages- Income 1						
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Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

June								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
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DVD/Video/Movies								
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Recreation/ Holidays								
Credit Cards								
Store Cards/Other								
Investments								
Superannuation								
Other								

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Wages- Income 1						
Wages- Income 2						
Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

July								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
Home Insurance								
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Dry- cleaning								
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Investments								
Superannuation								
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Wages- Income 2						
Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

August								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
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Dry- cleaning								
DVD/Video/Movies								
Concerts/Theatre								
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Recreation/ Holidays								
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Superannuation								
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Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

September								
Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total	Budget	Variance
Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
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Car Rego/License								
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Superannuation								
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Wages- Income 2						
Bonus Income						
Investment Income						
Other Income						
Total Income						
Total Expense						
Surplus/ Deficit						

October								
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Mortgage/Rent								
Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
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Electricity								
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December								
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Phone/Mobile								
Electricity								
Gas								
Rates/Water								
Household Maintenance								
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INVESTMENT NETWORKING

FOR YOUR
BUSINESS AND YOU



some **work** others **network**

learn how to

drastically advance **your financial future**

through property and personal investment



Australian Property Investors Network (APIN)

www.apin.com.au

What does APIN offer ?

Seminars & Workshops

Why is that most people aren't taught how to be rich or happy? We are trained to do most things in our lives, in order to do them well enough to get by. We are taught how to read and write, how to cook, how to drive. We are taught how to do incredibly complex and challenging tasks like designing and building bridges over wide spaces, how to cure diseases, to fly airplanes, yet when it comes to creating personal wealth and happiness, we're left to find out for ourselves.

There's another, more subtle reason why most people don't achieve wealth and happiness. Deep down they don't believe that there is a choice to be made between being rich and being happy. They believe that somehow you can't have both, which is why in the end they don't get either.

The money that slips through your fingers could make you wealthy if spent more wisely.

Our free seminars and information evenings will provide you with leading edge valuable and up to date information. As a bonus you will be able to meet other like minded people who are either starting out on the road to success or are avid investors sharpening their investment knowledge. As a further advantage we encourage you to meet and freely talk with our alliance

partners. These hand picked people both male and female are leaders in their own right, they are also licensed, qualified and independent.

These evenings are fun and informative plus you will have access to lots of support material in the form of e-books, books and cd's on a wide range of topics. Come and learn the many strategies used by successful investors NO SECRETS just sensible plain English techniques that really work in any market at any time.



Education

It's true what they say "the difference between the rich and poor is what they know and what they do". Property is more than houses and unit investing. Do you know how to buy a property using an option, how about knowing all the ins and outs of being your own "DIY Developer"?

There are many ways to make money in real estate and with the correct tools and strategies you too can play with the best.

TIME x INTENSITY = SUCCESS.

You can't expect to get results in life if you have all the information but fail to apply the principles needed to succeed.

Our programs, e-book, books and home study kits will give you the ability to learn and gather what you need at your own pace in your own time. We encourage you to learn from our expert alliance partners all that you can, so when you are ready to act you will have the education to get into your first investment or do your own JV building renovation makeover.





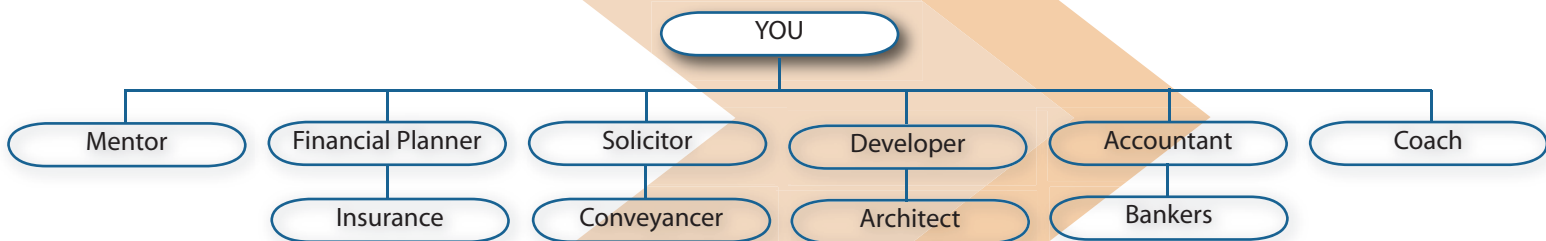
On going Support

Through APIN's Alliance Partners and Discussion Forums you can fortify your ideas and gain strength by exchanging information. Creating alliances generates business opportunities increasing your network and of course - your cashflow.

We have a mentoring service for those that are not quite ready to take those steps without guidance, extra information and some affirmation. Helping you to create a "safe" environment for your first steps.

Who is on your team?

When looking at people who are successful, you will notice they have a hand selected group of people to support and advise throughout the journey to success.



Property Opportunities

Through our Australia wide network we select opportunities that "stack up". We use an independent Research company (Guardian) who are licensed financial planners and real estate agents to use our pre selection due diligence program. From investment properties, development sites, future land subdivisions, building makeovers to even golf course resort projects.

APIN also align ourselves with a select group of builders and developers where we negotiate wholesale purchasing, saving you 10% off the retail price. These opportunities are not available to the public but only members of the APIN site. We can introduce you to the key people who are experts in their fields, saving you thousands of hours of frustration and heartache. Very shortly APIN will also be offering FREE property advertising on our site through resisearch.com who are one of our alliance companies. APIN is fast becoming the most exciting site in Australia.