



# IOC ATHLETE CAREER PROGRAMME

## BUDGET PLANNER CALCULATOR

### What is the purpose of the following fact sheet?

It takes just 3 simple steps to find out how much more you can put away regularly to meet your goals sooner

1. Enter your current **income** and expenses in the amount column
2. Select the **frequency** that you spend or receive your money
3. Hit the **calculate** button to find out how much extra you could save (or if you are blowing your budget!!!)

You can try varying the amount you spend to see how it affects your savings dollars.

**Remember** - when you are finished with the planner today - print off a copy of your budget so that you can refer back to it next time.

### Budget Items

INCOME	AMOUNT	FREQUENCY	MONTHLY	ANNUAL
Net salary/Wages (after- tax)				
Bonuses (after-tax)				
Dividends/Income from Investments				
Interest				
Other				
<b>Total Income</b>				

### Household Expenses

EXPENDITURE	AMOUNT	FREQUENCY	MONTHLY	ANNUAL
Rent/Mortgage				
Council Rates				
Water Rates				
Power and Heating				
Telephone				

EXPENDITURE	AMOUNT	FREQUENCY	MONTHLY	ANNUAL
Mobile Phone				
Internet Services				
Child Care				
School Fees				
Motor Vehicle/ Transport				
Loan repayments				
Registration				
Registration				
Insurance				
Petrol				
Maintenance/ Repairs				
Other Transport Fares				
Other				

### Food and Personal Expenses

EXPENDITURE	AMOUNT	FREQUENCY	MONTHLY	ANNUAL
Groceries				
Clothing				
Pharmacy				
Health (Doctor, Dentist etc)				
Health Insurance				
Other Insurance (Life, Income Protection)				
Entertainment				
Holidays				
Memberships (eg. Gym)				
Gifts				
Donations to Charity				
Current Regular Savings				
Regular Investments				
Other				
<b>Total Expenditure</b>				
<b>Additional money that you could save</b>				