

SPECIAL PURPOSE SAVINGS

Holidays \$

Christmas/birthdays \$

Other \$

TOTAL EXPENDITURE \$ _____ **B**

CALCULATIONS

TOTAL INCOME \$ _____ **A**

Less TOTAL EXPENDITURE \$ _____ **B**

Amount Remaining \$

HOME PURCHASE ADVISORY SERVICE

The Home Purchase Advisory Service provides free information and advice on all aspects of home purchase such as buying, building and obtaining housing finance.

The Service can provide you with unbiased and objective answers to all your home purchase questions.

PUBLICATIONS AVAILABLE

The Home Purchase Advisory Service also publishes a range of free home purchase publications. These include:

- The A-Z of Home Purchase
- Financing your Home Purchase
- Buying Land and Building a Home
- Home Buyer's Check List
- A Guide to the Costs of Home Purchase
- Mortgage Assistance Scheme

HOW TO CONTACT US

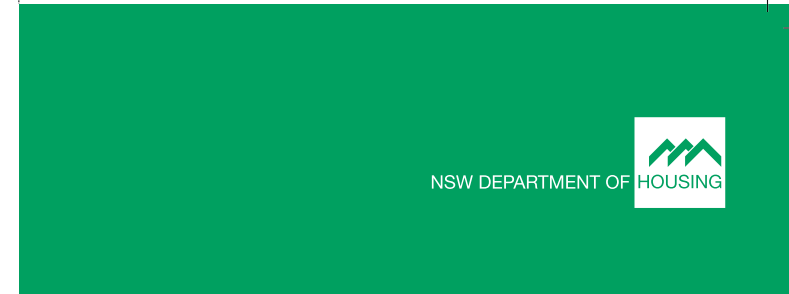
To speak to a home purchase advisor or to obtain free copies of any of our publications, telephone the Home Purchase Advisory Service on

Freecall 1800 806 653 during business hours.

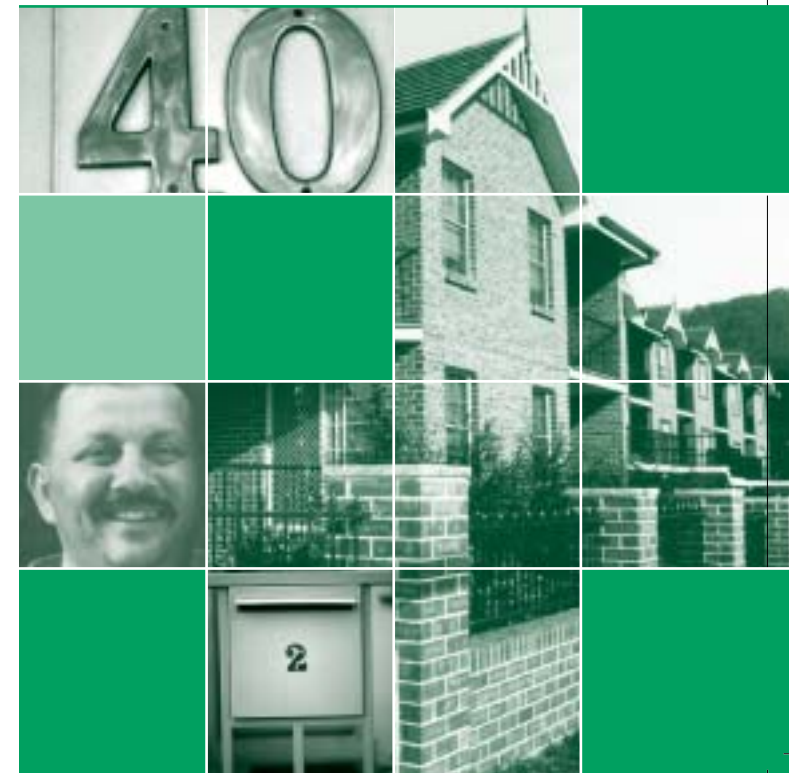
The NSW Department of Housing website also provides current information on home purchase issues and services.

The address is: www.housing.nsw.gov.au

The information contained in this brochure was current as at September 2003.



Home Buyer's Budget Planner



If you are paid weekly, calculate income and expenditure on a weekly basis. If paid fortnightly, calculate on a fortnightly basis.

INCOME

Take-home pay – Income 1	\$
Take-home pay – Income 2	\$
Pension/benefit, etc	\$
Family tax payments	\$
Child support	\$
Board	\$
Interest	\$
Other	\$
TOTAL INCOME	\$ _____ A

EXPENDITURE

HOME

Rent	\$
Mortgage payments	\$
Council rates	\$
Water charges	\$
Electricity and/or gas	\$
Mobile phone	\$
Telephone and internet costs	\$
Pay TV	\$
House and contents insurance	\$
Repairs and maintenance	\$
Strata levies	\$

CAR/TRANSPORT

Registration	\$
Greenslip	\$
Insurance	\$
NRMA and licence	\$
Repairs/tyres	\$
Petrol/oil	\$
Fares	\$
Tolls/parking fees	\$

SCHOOL

Fees/books	\$
Excursions/sport	\$
Uniforms	\$
Lunches	\$
Child minding/pre-school	\$

FOOD

Supermarket	\$
Fruit and vegetables	\$
Restaurants	\$
Takeaways	\$

FAMILY EXPENSES

Health insurance	\$
Life insurance	\$
Child support	\$
Dentist	\$

Doctor	\$
Chemist	\$
Dry cleaning	\$
Clothes	\$
Haircuts	\$
Kids' pocket money	\$

OTHER EXPENDITURE

Lotto/Scratchies etc	\$
Gambling (TAB, Pokies etc)	\$
Sport	\$
Newspapers and magazines	\$
DVDs/videos/cinema	\$
Self education	\$
Cigarettes	\$
Alcohol	\$
Other	\$

CREDIT AND LOAN ACCOUNTS

Car loan	\$
Credit cards (eg Visa, Mastercard)	\$
Store accounts (eg Target, Grace Bros)	\$
Personal loan	\$
Other loans	\$