



Budget planner

# Plan your budget for retirement

See where your money goes with Moneysmart's free budget planner



One of the first steps to take before you retire is to work out your budget.

Moneysmart's budget planner can help you see where your money goes. Use it to understand how you can save and plan for the future.

**Moneysmart's budget planner is:**

- ✓ Free
- ✓ Easy to use
- ✓ Independent
- ✓ Printable



Australian Government



**Moneysmart**  
.gov.au

# What is a budget planner?

It's an easy to use planner that gives you a snapshot of how much you earn and spend. It can help you decide which expenses you could cut back on, and how much you might be able to save.

It can also give you an idea of how much you might need in retirement.



Home



Insurance



Groceries



Medical



Entertainment



Transport



Children

# How can it help your retirement plans?

Feel clearer about where your money will go in retirement.

- ✓ Set weekly, fortnightly or monthly budgets
- ✓ Estimate your living costs after you stop working
- ✓ Check if your retirement income covers your spending
- ✓ Find small ways to save more
- ✓ Create a range of budgets in one place
- ✓ Save, print or share your budget



Ready to build your budget?

Try Moneysmart's free budget planner today.  
Scan QR code