

# Budgeting



Budgeting can help you manage your money so you can find ways to stay on top of bills, and to spend on what is important to you.

It can help you track how much money is coming in, and where it is going out.

There are some great resources available to help you. **ASIC's MONEYSMART** website has some great ideas for doing a budget, simple ways to save money and managing on a low income.

Money saving tips some people have found useful:-

- Use the library. It's not only for books, but has magazines, DVDs and CDs available to borrow.
- Avoid eating out and takeaways. Plan and cook your own healthy delicious meals.
- Drink water. Not only is it cheaper than soft drinks or juices, it is healthier.
- Think about your mobile and internet plans. Are they the best value for you?



- Take advantage of local parks for places to meet and socialise with friends, and to entertain children in the school holidays.

See our **BUDGET PLANNER** which may be helpful for you to work out a budget that suits your situation.