



# How to: **BUILD A FOOLPROOF FAMILY BUDGET**

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a guide created by  
our team of financial experts.



Getting your  
money sorted  
can be  
complicated.  
We make it  
simple.

# Building a Foolproof Family Budget

Whether your goal is to pay off debts, set aside savings to fund the next family holiday, or begin an investment account to look after your kid's school fees...it all begins with a better budget.



## What you'll need:



Bank Statement



Credit Card Statement/s



My Money Sorted Budget Planner



### TIP:

Keep it simple, start with what matters most, & focus on BIG wins!



## Here's how to:

### Ask yourself: 'Where's all my money going?!'

1

- Find your bank and credit card statements from the last month
- Group your expenditure into categories

### Time for Your Budget Health Check-Up

2

Determine your income (salary, investments, etc.) and your expenses (as per the step above) and fill them into our free Budget Planner. From here, you will be able to see your Budget Health-Check Results.

# Building a Foolproof Family Budget

## Cut Back Your Expenses!

3

Find areas of your everyday expenses where you can potentially cut back.

### TIP

If you have a mortgage, this is likely one of your biggest expenses. Chat with our team to help you secure a better home loan deal and save thousands!

## It's Time to Build Your Better Budget

4

- Pick your budgeting goals
- Pick one of the following budgeting methods that suits your goals and behaviour

### Helpful Budgeting Methods:

- 50/30/20 Method
- The Envelope System
- The Pay Yourself First Budget
- Zero-based Budget

# Building a Foolproof Family Budget

## Stick to Your Budget (No, but like really this time)

**5** When it comes to budgeting, we understand it's easier said than done.

### 5 TIPS to stay on track + see results from your budget:

1. Be realistic
2. Set up automated savings transfers
3. Ditch the plastic: owning a credit card makes sticking to your budget a whole lot harder.
4. Reward yourself: So don't forget to reward yourself along the journey!

Always remind yourself of the bigger picture - have your goals in mind at all times!



Try Our **FREE** Budget Planner Online Today

Talk to our team today and we'll help you create a better budget for less stress, more money success!

If you want to learn more insights from our experts on all things money - Head to [mymoneysorted.com](https://mymoneysorted.com)