

Budget

Maximising after-tax income and spending wisely.

1

Maximise your income and ensure it is received in the most tax-efficient way.

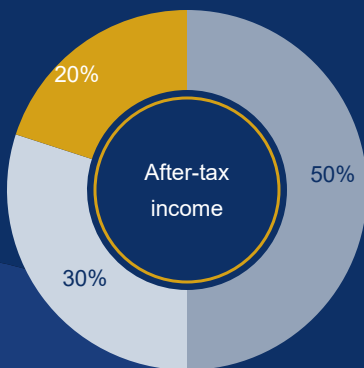
2

Spend wisely, especially discretionary expenditure.

3

Save and invest your after-tax income.

A simple rule of thumb: 50 / 30 / 20



- 50% — Needs**
Rent or mortgage, utilities, groceries, transport, insurance — the essentials.
- 30% — Wants**
Dining out, subscriptions, holidays, hobbies — the discretionary spend.
- 20% — Savings**
Pay yourself first: emergency fund, debt repayment, investments, super.

Make it stick

- Automate the 20% — move it to savings the day you're paid, before you spend it.
- Track for one month so you know where the money goes — most people guess wrong.
- Treat the percentages as a target, not a straitjacket — adjust to your stage of life.
- Clear high-interest debt first — it usually costs more than savings can earn.

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.