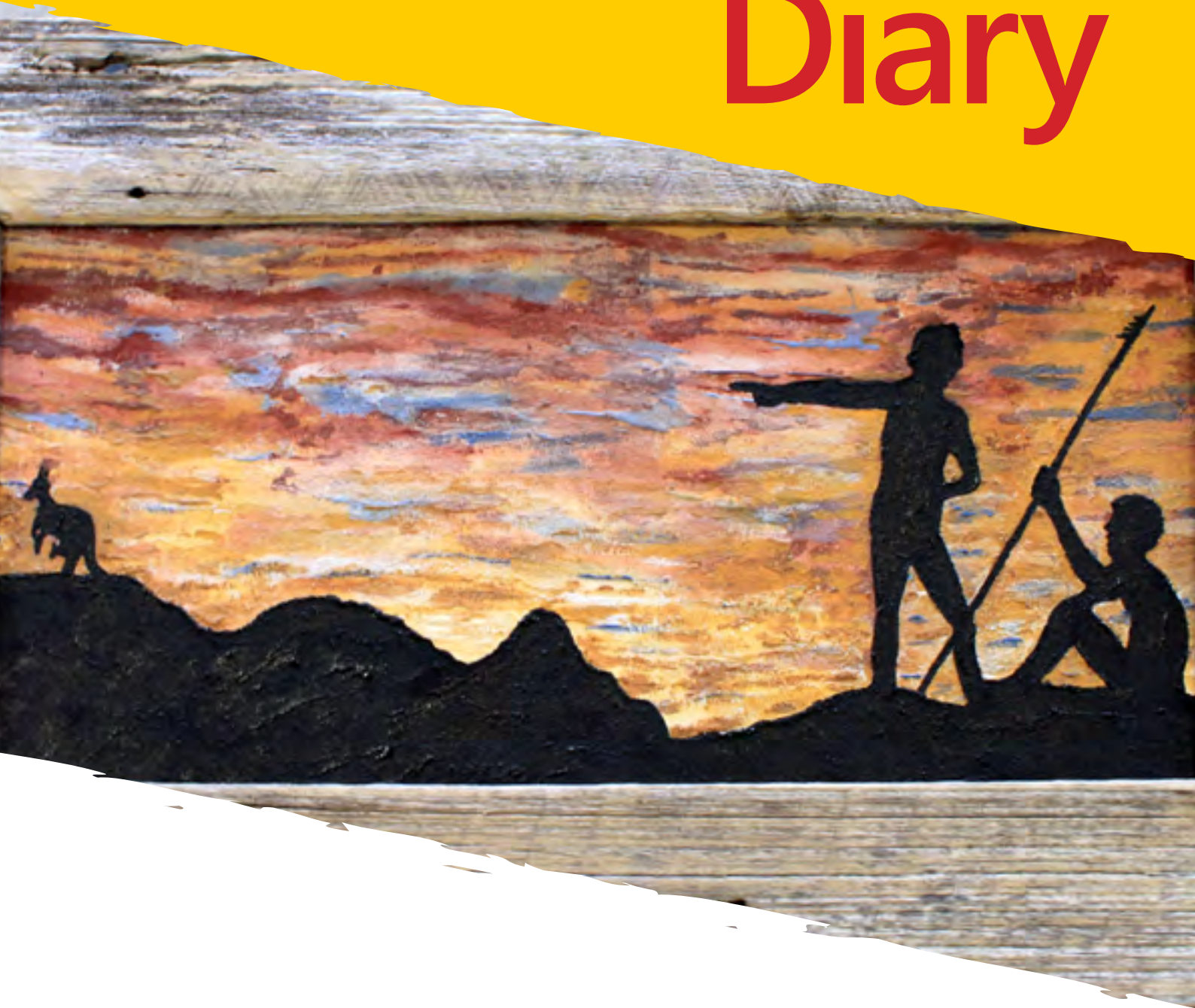


Money Management Diary



Victorian
Responsible
Gambling
Foundation



Latrobe
**Community
Health** Service



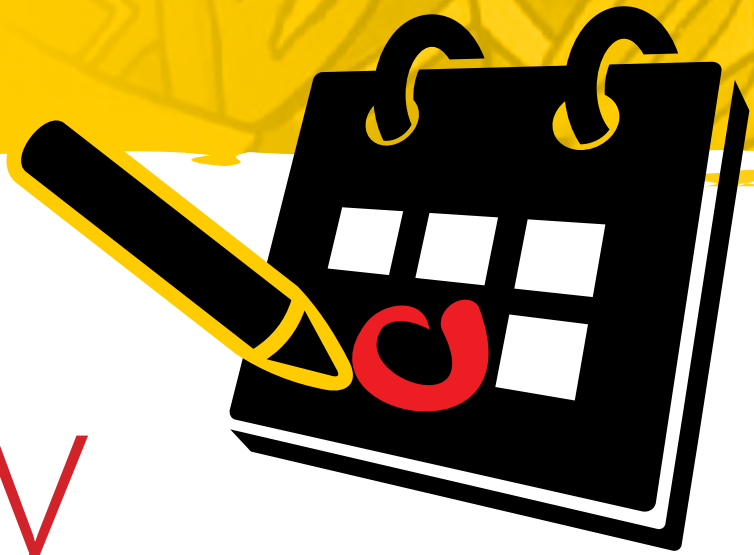
Acknowledgment

We acknowledge the traditional custodians of the Latrobe Valley region, the Gunai-Kurnai people and pay our respects to their Elders past and present.

This Money Management Diary has been created with the collaboration of the Indigenous population of Latrobe City, Gippsland, Victoria. The project was funded by the Victorian Responsible Gambling Foundation and delivered by Latrobe Community Health Service.

Artwork

The artwork used in the front cover is called 'Ancient Hunters'. The meaning of the artwork is 'the riches of the land helped feed and the wellbeing of the people came from the earth'. Painted by Vicki Foy, winner of our financial literacy art competition.



Money Management Diary

Welcome to the Money Management Diary

On the following pages you will learn:

How to create a budget	3
How to create savings goals	4
Financial goals	5
How to use Yearly Planning Calendar	7
How to use Tracking Diary	12
Tracking Diary Example	13
Tracking Diary	14
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Artwork

I am a Gunai Kurnai man and my art shows the five shields of the Gunai Kurnai people and our totem, the Blue Wren. I have done them in a modern way to represent the youth of this area. For many of us, being in control and able to manage money is a dream and sometimes a bad dream. A dreamcatcher catches bad dreams and for many Gunai Kurnai youth and families in Gippsland, money and living fortnight to fortnight is a nightmare that doesn't seem to have an end. We need to stop the nightmare and help future generations learn to have real financial effective control.

Painted by Kieran Mounsey winner of the Under 18 section, Financial Literacy Art Competition.

How to create a budget

Do you want to take control of your finances and have money when you need it? To ensure your bills are paid on time? To have Christmas or birthdays paid for with cash? To go on a holiday?

Then let's get started.

Budgeting is creating a plan of what income you receive and what you spend on a weekly, fortnightly, monthly or yearly basis.

When you understand how much you earn and how much you spend, you can manage cash flow and make informed choices on spending money within your means.

It will also help make quick changes to spending easy if you have any unexpected life events happen such as job loss, illness, an emergency, or unplanned expenses.



Action:

- To manage income and expenses start by writing down a list of money coming in and money going out.
- Focus on the main bills, weekly expenses, and recurring payments.
- Do this for two weeks and write down in a notebook all payments made during that time.
- Don't forget to include money spent on entertainment

How to create savings goals

Do you have a goal in mind? To go on a holiday? To pay for Christmas with cash? To have money set aside for a rainy day?

The best way to reach your savings goal is to pay yourself first. This way you will always reach your savings goal. You need to make sure that your savings goal will fit in your budget so you don't dip into it.



There are many ways to ensure you pay yourself first;

- Open another bank account and transfer a set amount each time you are paid.
- Open a Christmas Club account. You cannot take money out of this account until a specified date at the end of the year.
- Take the money out and put into a jar only you know about. This option is only good if you can control the urge to take money out early.
- Open a high interest bank account to earn interest on savings.

Financial Goals



You are more likely to achieve a goal when it has meaning for you.

Example Goal. I will put away \$20 a week in a Christmas Club Account to have money saved to pay cash for presents at Christmas.



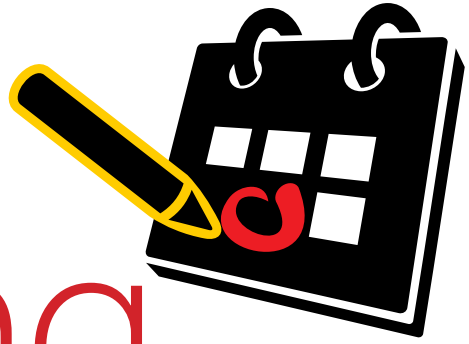


Artwork

Financial literacy is about getting money and spending money, but not wasting it. My art work is the Koorie flag and the style of my clan Gunai Kurnai Gippsland. My art is on a skateboard. Skateboards are something young people use to get around on, so they are like a symbol for us. I wanted my art to represent the link between young Koorie people and one of the ways that many of us gets lots of money – through sport. If I got really good at sport and made lots of money, I'd like to buy good stuff, but I would also save some of it – that would mean I have good financial literacy.

Painted by Jy Smith-Goode, 2nd place winner of the Under 18 section, Financial Literacy Art Competition.

Yearly Planning Calendar



Instructions to use the Yearly Planning Calendar

The Yearly Planning Calendar is for writing down all the bills you know you will get in the next twelve months. You can look at bills you have previously paid to get the date and month each bill is due. Write down the figures on the date in the calendar.

Eg.

- Rent/mortgage is due on the 18th of each month
- Power bill is due every 3 months on the 22nd of the month
- Gas is due every 2 months on the 15th of the month
- Phone is due each month on the 26th of the month
- Internet is due each month on the 26th of the month
- Rego is due on 4th October
- Insurance is due on 10th March

If you don't have a copy of the bills, contact your service provider for amounts previously paid.





Yearly Planning Calendar

January	February	March
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
13	13	13
14	14	14
15	15	15
16	16	16
17	17	17
18	18	18
19	19	19
20	20	20
21	21	21
22	22	22
23	23	23
24	24	24
25	25	25
26	26	26
27	27	27
28	28	28
29	29 (2020, 2024)	29
30		30
31		31

April	May	June
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
13	13	13
14	14	14
15	15	15
16	16	16
17	17	17
18	18	18
19	19	19
20	20	20
21	21	21
22	22	22
23	23	23
24	24	24
25	25	25
26	26	26
27	27	27
28	28	28
29	29	29
30	30	30
	31	



Yearly Planning Calendar

July	August	September
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
13	13	13
14	14	14
15	15	15
16	16	16
17	17	17
18	18	18
19	19	19
20	20	20
21	21	21
22	22	22
23	23	23
24	24	24
25	25	25
26	26	26
27	27	27
28	28	28
29	29	29
30	30	30
31	31	

October	November	December
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
13	13	13
14	14	14
15	15	15
16	16	16
17	17	17
18	18	18
19	19	19
20	20	20
21	21	21
22	22	22
23	23	23
24	24	24
25	25	25
26	26	26
27	27	27
28	28	28
29	29	29
30	30	30
31		31

How to use a Tracking Diary

Once you have written the figures in the Yearly Planning Calendar work out how much to put away from your income to pay bills weekly or fortnightly depending on when you get paid.

Use the Tracking Diary Example as a guide and divide the yearly totals by 52 for weekly and 26 for fortnightly.

Eg. Power - 4 bills @ \$250 each = \$1,000. $\$1,000 \div 26 = \38 a fortnight.

These figures may change depending on your pay cycle, Centrelink payments or Centrepay arrangements.



Fortnightly Tracking Diary Example

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date	14 Feb	15 Feb	16 Feb	17 Feb	18 Feb	19 Feb	20 Feb
Income							
Salary	1000						
Centrelink	250						
Savings							
Christmas Club		20					
Holiday		30					
Bills to be paid							
Rent/Mortgage		250					
Food					100		
Power		60					
Water		30					
Gas		30					
Phone		50					
Internet		50					
Rego		30					
Insurance		20					
Centrepay							
Other							
Daycare				130			
Total:	1250	50 - 520		130	100		

Total income received: \$1250

Savings put aside: \$50

Total amount of bills to be paid: \$750

Amount Leftover: \$550



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Have a separate bank account for savings

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Cut up credit cards

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Pay cash for purchases

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Save for big purchases

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: In debt? See a financial counsellor

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Put money in a term deposit

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Use Centrepay to prepay bills

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Use phone banking

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Use lay-by

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Eat before going shopping

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Write a shopping list

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Put your coins in a jar each night

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Plan your meals for the week

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Take note of specials at the supermarket

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Shop around for lower account fees

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

Tip: Shop around for specials

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:



Tracking Diary

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Date							
Income							
Salary							
Centrelink							
Savings							
Christmas Club							
Holiday							
Bills to be paid							
Rent/Mortgage							
Food							
Power							
Water							
Gas							
Phone							
Internet							
Rego							
Insurance							
Centrepay							
Other							
Total:							

Total income received:

Savings put aside:

Total amount of bills to be paid:

Amount Leftover:

A large white rounded rectangle with horizontal lines, serving as a writing area on a yellow background. The lines are evenly spaced and extend across the width of the rectangle.

Further Tips

- If on Centrelink payments use Centrepay for Rent, power & other eligible bills
- Do not use Rent Try Buy schemes
- Read contracts and get legal help if needed
- Do not use your phone to sign contracts, print them out and take your time to read
- If debt is overwhelming see a financial counsellor. It is free to see a financial counsellor.
- Avoid making quick decisions when contacted by a telemarketer or unsolicited selling in general
- Utilise "Do not call" stickers for the front door and do not call register for your phone
- Seek financial advice before applying for credit

Where You Can Get Help

Latrobe Community Health Service Financial Counselling – **1800 242 696**, www.lchs.com.au

Latrobe Community Health Service Gambler's Help - gist@lchs.com.au, **1800 242 696**

Gambler's Help - **1800 858 858** - Confidential, professional, free advice and support available 24/7, www.gamblershelp.com.au

Gambling Help Online - www.gamblinghelponline.org.au

Australian Competition and Consumer Commission (ACCC) – **1300 302 502**; www.accc.gov.au

Consumer Affairs Victoria – **1300 55 81 81**, www.consumer.vic.gov.au

Australian Securities & Investments Commission – **1300 300 630**, www.moneysmart.gov.au

Financial Counselling Australia – www.financialcounsellingaustralia.org.au

Ramahyuck District Aboriginal Corporation - **03 5136 5100**, www.ramahyuck.org

Gippsland & East Gippsland Aboriginal Co-Operative - **03 5134 3816**, www.gegac.org.au

Anglicare Victoria - **03 5133 9998**, www.anglicarevic.org.au

Latrobe Community Health Service

Latrobe Community Health Service is one of Australia's fastest growing health services. We're here to support healthier individuals, families and communities. We are committed to preventing health problems through information and awareness. We are also committed to providing coordinated services that treat our clients as a whole person, and not as a series of isolated medical problems.

We have a reputation for quality care across a wide range of health services. Our services include community-based health promotion programs, daily living and rehabilitation assistance, health checks and healthcare plans, medical care and nursing. Some of our services are free. For others we charge a fee based on the client's ability to pay.

We are particularly committed to helping the people who need us most, especially those with several health problems and high support needs.

Victorian Responsible Gambling Foundation

The foundation helps people affected by gambling harm, including the families and friends of people who gamble. We also work to increase understanding and awareness of responsible gambling within the wider community. We provide counselling and other services for people affected by gambling harm, we run community education and information campaigns to support responsible gambling, and we commission research to ensure our programs are based on the best available evidence.

The foundation works within a public health framework to minimise harm at the individual and community level. Our aim is to build a community that:

- understands how gambling works and know the odds
- views gambling as a form of entertainment that costs money and not as a way to make money
- sets limits and sticks to them
- recognises the early signs of gambling harm.

We also provide information to the community on the Victorian gambling environment through our Gambling Information Resource Office (GIRO).



Latrobe

Community
Health Service