BUDGET Right
MONEY MADE PRACTICAL. CONFIDENCE THAT LASTS.

5 MINUTE
BUDGET CHECK-IN

A simple money check-in to help you see where you are and choose your next step.

Just 5 minutes. No complicated budget required.

You don't need to have everything figured out.

Sometimes the best thing you can do for your money is simply stop and check in.
Not to judge yourself. Not to work out every dollar.
Just to notice what's happening and decide what needs your attention next.

This quick check-in will help you look at:

- ✓ how your money feels right now
- ✓ what's coming in and going out
- ✓ where you may be feeling some pressure
- ✓ one small action you can take this week

Grab your banking app or latest bank balance, and let's get started.

MY MONEY RIGHT NOW

Today's date: .....

How does money feel right now?

☐ Comfortable ☐ Mostly under control ☐ A little tight ☐ Stressful ☐ I've been avoiding it

One word that describes how I feel about my money today:

.....

This is a check-in, not a judgement.
Wherever you're starting from, understanding what's happening is the first step towards making more intentional choices.

1 WHAT'S COMING IN?

Approximately how much money do you expect to receive over your next pay period?

This might include wages, Centrelink payments, child support, side income or other regular income.

Money coming in: **$** .....

2 WHAT NEEDS TO GO OUT?

Think about the expenses you need to cover over your next pay period.

Coming up	Approx. amount
Bills & regular payments	$ .....
Housing	$ .....
Groceries	$ .....
Transport	$ .....
Debt repayments	$ .....
Other essentials	$ .....
Approx. total	**$** .....

3 WHAT'S LEFT?

Money coming in	$ .....
Minus what needs to go out	- $ .....
Approximately left	**= $** .....

DON'T PANIC IF THE NUMBER IS SMALL – OR NEGATIVE.

This number isn't a grade. It's simply information. If things are tight, knowing that now gives you an opportunity to make decisions before the money disappears.

4 MY QUICK MONEY CHECK

What looks okay right now?

Tick anything that feels true.

- ☐ My essential expenses are covered
- ☐ I have some money set aside for savings
- ☐ I'm making progress with debt
- ☐ I know what bills are coming up
- ☐ I have some room for fun or lifestyle spending
- ☐ I feel reasonably confident about the next few weeks

What might need a little attention?

- ☐ I'm spending more than I realised
- ☐ My bills are taking up more of my income
- ☐ Groceries or everyday costs are getting harder to manage
- ☐ I'm dipping into savings
- ☐ I'm relying on credit or Buy Now, Pay Later
- ☐ I don't have anything left for unexpected expenses
- ☐ I'm not really sure where my money is going
- ☐ Something else: .....

5 ONE SMALL STEP

You don't need to fix everything this week. Choose one small action that would make your money feel a little more manageable.

- ☐ Check my upcoming bills
- ☐ Cancel or review one expense I no longer need
- ☐ Have one no-spend day
- ☐ Transfer a small amount into savings
- ☐ Plan my groceries before I shop
- ☐ Check one debt balance instead of avoiding it
- ☐ Pause before making an unplanned purchase
- ☐ Choose my own action: .....

MY MONEY PROMISE THIS WEEK

The one thing I will do is: .....

I'll do it by: .....

READY TO GO FURTHER?

The 5 Minute Budget Check-In gives you a snapshot of where your money stands. If you're ready to understand your spending, build healthier money habits and create a practical plan for your money, Budget Right has books, tools and personal support to help you take the next step.

Explore Budget Right – budgetright.com.au

Money Made Practical. Confidence That Lasts.

Important information: This resource provides general financial education and information only. It does not take into account your individual circumstances and is not financial, legal, tax or accounting advice. If you require advice specific to your circumstances, please speak with an appropriately qualified professional.

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