

**We can assist in the following ways:**

- Assisting you in gaining control of your finances
- Identifying strategies to minimise the stress caused by regular bills
- Helping you identify easy ways to save money
- Exploring with you any ideas you have for setting up a systematic savings plan
- Providing information to enable you to access other relevant support services in our community
- Advocating with creditors regarding payment plans

**You should meet the following criteria:**

- There is a child/children under 18 living in the home
- The family would benefit from access to family support, intervention and/or referral to specialist support service
- The child/children are not currently under a child protection order

If you do not meet these criteria, contact us so that we can direct you to someone who can help.

Caboolture Neighbourhood Centre

9 George Street  
Caboolture Q 4510

Budgeting Ph: 5495 8719  
Fax: 5432 9308

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ccabss@caboolturenhc.com.au

Funded by



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# CCaBSS Budgeting Support

*Caboolture Counselling and Budgeting  
Support Service*



Ph: 5495 8719  
Tuesday—Thursday  
8:30am—3:30pm

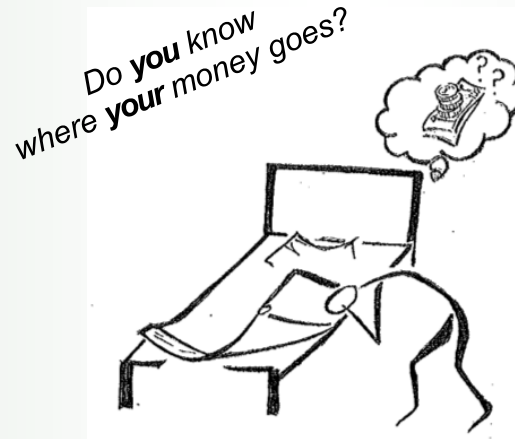
For most of us, our bank accounts are like leaky buckets, and we just can't keep track of where our money goes. The truth is, if no one ever thought to show you the basics of how to manage your money, you don't usually pick it up on your own.

If you've had an income for more than a couple of years, you've got less than \$1000 in the bank and you're not quite sure where your money's going, it's time to examine how you are managing your income to see if you can get things on a more even keel.

***That's what we're here for.***

*Caboolture* Counselling and **Budgeting Support Service (CCaBSS)** provides a free, friendly, confidential support service to Caboolture / Morayfield residents who wish to develop their skills in managing money. Our role is to identify your aims and work with you in order to help you achieve them.

Whether it is saving for a specific purpose, learning to live comfortably within your means, to reduce stress or get your credit cards paid off, saving for a house deposit, we can show you how to activate a plan to achieve the ends you're aiming for.



**5 Things to Consider:**

- Plan where to spend your money
- Track your spending
- Separate it into different accounts *(Have more than one saving account)*
- Save for irregular expenses from each pay
- Borrowed money is borrowed from your future self



**Basic Budget Plan**

Total \$ you receive per fortnight	\$ _____
Total \$ you spend per fortnight	\$ _____
• Rent, Board or Mortgage	\$ _____
• Loan Repayments	\$ _____
• Utilities	\$ _____
• Phone / Internet	\$ _____
• Transport / Car / Rego	\$ _____
• Groceries	\$ _____
• Other Expenses	\$ _____
• Savings (Unaccounted Expenses)	\$ _____
• Savings (Long Term)	\$ _____
• Other <i>(Eg: Personal, Cigarettes, Alcohol, Takeaway, Entertainment etc)</i>	\$ _____
Total Expenses	\$ _____
Balance Remaining: <b>To Save</b>	\$ _____
Balance Remaining: <b>To Spend</b>	\$ _____