

High-Income Budget Planner

Monthly cash flow framework | Andrew Romano CA | andrewromano.com.au

Monthly Income

Salary (after tax): \$_____

Investment income: \$_____

Business income: \$_____

Other income: \$_____

Total Monthly Income: \$_____

Fixed Expenses

Mortgage / rent: \$_____

Insurance (home, health, income protection): \$_____

Loan repayments: \$_____

Utilities (electricity, gas, water, internet): \$_____

Subscriptions (streaming, gym, memberships): \$_____

Total Fixed: \$_____

Variable Expenses

Groceries: \$_____

Transport (fuel, tolls, public transport): \$_____

Dining / entertainment: \$_____

Personal / discretionary: \$_____

Total Variable: \$_____

Wealth Building Allocation

Additional super contributions: \$_____

Investment savings (shares, property, ETFs): \$_____

Emergency fund top-up: \$_____

Debt reduction (extra repayments): \$_____

Total Wealth Building: \$_____

Surplus / Shortfall: Total Income - Fixed - Variable - Wealth Building = \$_____

Tip: Aim to allocate at least 20% of after-tax income to wealth building. If you earn \$200k+ after tax, that is \$3,300+ per month working toward your financial goals.

Want help optimising your cash flow?

Apply at andrewromano.com.au/apply

Disclaimer: General information only. Not personal financial, tax, or legal advice. Andrew Romano CA, Director of FTC.