

Your cashflow plan

Are you spending too much money?

Macquarie Cash Solutions



FORWARD thinking

Start here ► Your income

This tool can be used to look at your cashflow position ie how you are spending your money and are you putting money towards wealth building assets or into cash depleting liabilities and expenses?

This tool should be used in conjunction with an overall financial plan to help you reach your long-term financial goals.

To complete this you will need:

- bank statements
- regular bills
- dividend statements
- shareholding statements
- managed investment reports
- insurance policies
- other financial paperwork.

Did you know?

By implementing an appropriate cashflow management system you can work towards increasing your investment income so that, over time, your net investment income (B) becomes greater than your total expenses (H).

Net income	Amount (\$ monthly)	
Net non-investment income (after tax)		
– Salaries		
– Bonuses		
– Other		
Total		(A)
Net investment income (after tax, borrowings and deductions)		
– Interest		
– Rent		
– Dividends		
– Managed funds/trust distributions		
– Other eg superannuation		
Total		(B)
Total net monthly income (A + B)		(C)

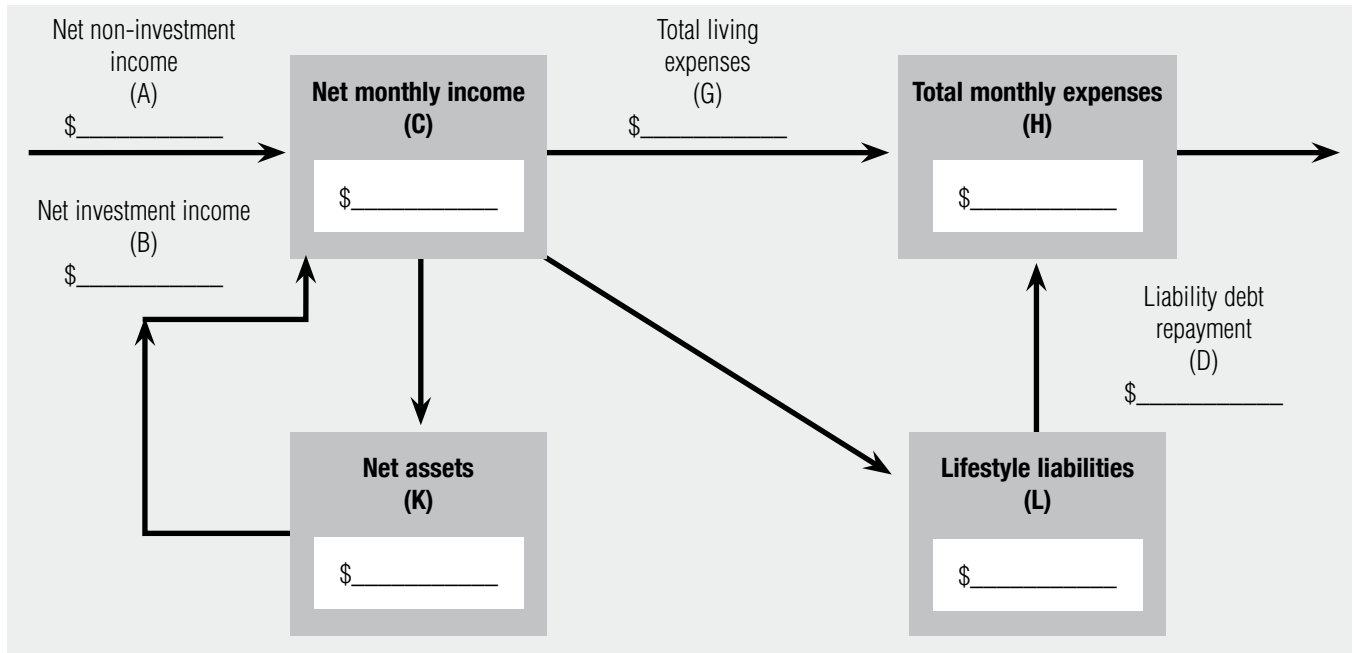
Your expenses

Liability debt repayments	Amount (\$ monthly)	
House		
– Mortgage		
Vehicle(s)		
– Lease/loan repayments		
Other		
Total		(D)
Living expenses – fixed		
– House insurance		
– Council rates		
– Rent		
– Car insurance		
– Registration		
– Fuel and servicing		
– Health insurance		
– Life insurance		
– Income protection		
– Children’s education		
– Accounting/legal fees		
– Others		
Total		(E)
Living expenses – variable and discretionary		
Household		
– Electricity		
– Water		
– Gas		
– Groceries/alcohol		
– Telephone		
– Internet		
– Pay TV		
– Incidental		
Clothing		
Entertainment		
Transport		
Memberships/subscriptions		
Philanthropy/donations		
Holidays		
Others		
Total		(F)
Total living expenses (E + F)		(G)
Total monthly expenses (D + G)		(H)

Your balance sheet

Net assets	\$	Lifestyle liabilities	\$
Investment property		Mortgage (Home)	
Shares		Vehicle loans	
Managed funds		Personal loans	
Cash and term deposits		Credit cards	
Superannuation		Retail cards	
Other investment assets		School loans	
Total (I)			
Less investment loans (J)		Other liabilities	
Total net assets (I - J) = (K)		Total liabilities (L)	

Your monthly cashflow chart



Think like you're in business

If your cashflow is in good business shape your costs should be lower than your income, ideally substantially lower. Use this simple formula to calculate what percentage of your income is being spent on liability and living expenses:

$$\left(\frac{\text{Total monthly expenses (H)}}{\text{Net monthly income (C)}} \right) \times 100 = \text{Percentage of income on expenses}$$

Your goals

Financial	By when?	Yr 1 target	Lifestyle	By when?	Yr 1 target
1. Net assets (K) = Liabilities (L)			(Eg Pay off mortgage)		
2. Investment income (B) = Expenses (H)			1.		
3.			2.		
4.			3.		
5.			4.		

Now that you have a clear picture of your cashflow pattern, you can work with your financial adviser on reducing your expenses and increasing your investment income (by increasing your assets and decreasing your liabilities). This, in conjunction with a comprehensive financial plan, may help you to reach your financial and lifestyle goals.

For more information speak to
your financial adviser or contact
Macquarie.



Clients: 1800 806 310



Advisers: 1800 808 508



Fax: 1800 550 140



Macquarie Cash Solutions
GPO Box 1459, Brisbane QLD 4001



macquarie.com.au/personal

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