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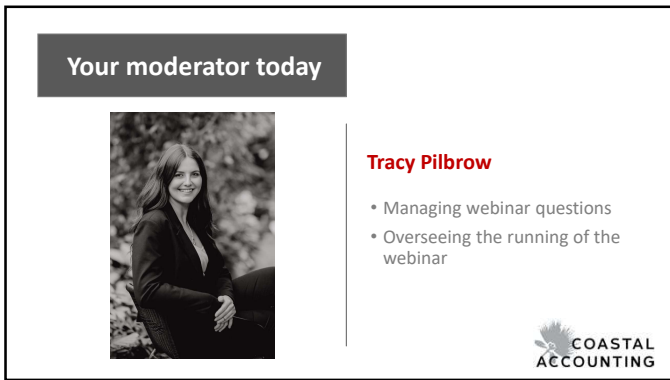
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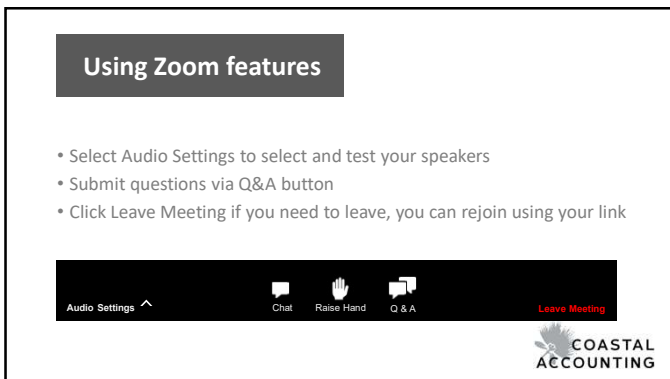
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**Today's presenters**




**Katrina Goldie**  
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09 435 3426



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hazel@coastalaccounting.co.nz  
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**Thought of the day**



*"It is critical that kids start to learn the value of money, short-term and long-term savings and budgeting at an early age"*

- Alexa Von Tobel

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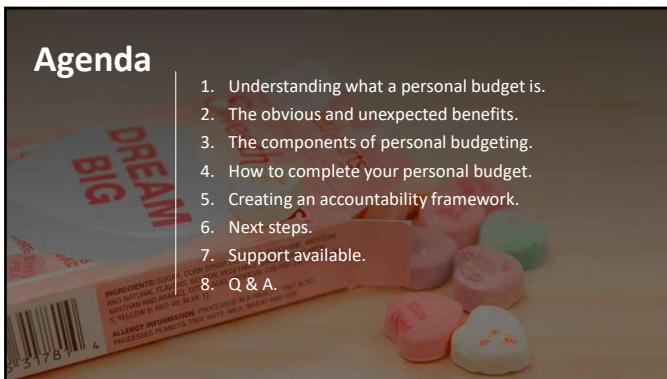
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**Agenda**

1. Understanding what a personal budget is.
2. The obvious and unexpected benefits.
3. The components of personal budgeting.
4. How to complete your personal budget.
5. Creating an accountability framework.
6. Next steps.
7. Support available.
8. Q & A.




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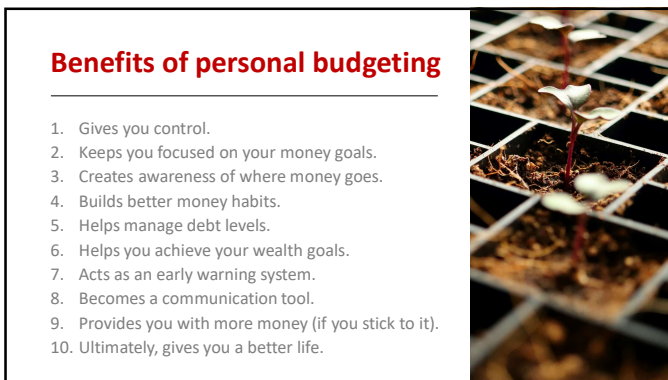
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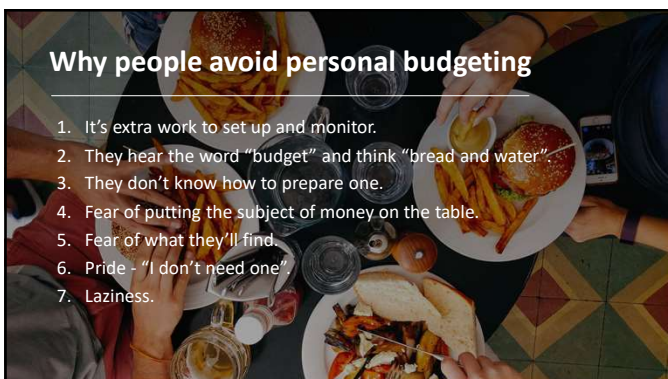
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### The components of personal budgeting

- Budget set-up**
  - Enter your income
  - Enter your expenses, in categories:
    - Housing
    - Insurance
    - Transport
    - Food
    - Children
    - Medical
    - Lifestyle
    - Debt repayment
- Monthly monitoring**
  - On track?
  - Behavioural change required?
  - Reset budget where needed

**COASTAL ACCOUNTING**

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### Completing the Personal Budget Template

**Personal Budget for the year ending: 31 Aug 2021**  
Name: Ken and Sue Smith

**Annual Income:**  
187,240

**Annual Expenses:**  
168,334

**Annual Cash Surplus (Deficit):**  
18,906

**CASH SUMMARY**

	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Annual
<b>Monthly Cash Summary</b>													
Bank transfer (debit)	6,754	1,009	5,824	1,210	(2,292)	(2,496)	6,790	1,219	1,001	6,294	(2,490)	(2,490)	18,906
Equilibrium Cash Surplus (Deficit)	6,294	1,761	9,495	12,179	(2,846)	3,497	(2,792)	33,493	16,937	16,491	(2,291)	(2,291)	18,906

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### Creating an accountability framework

1. Don't set and forget. This is just the first step.
2. Track your spending.
3. Review and reset monthly.
4. If needed, get independent accountability.
5. Bring fun and light to this process.

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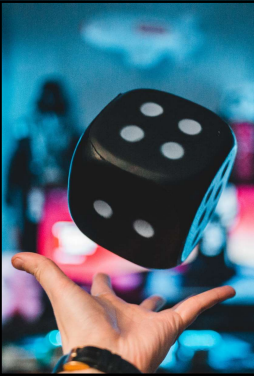
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### Your next steps

- Focus on the benefits
- Set an Annual Personal Budget
- Focus on what you CAN control
- Get support from us if you need it



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### How we can help you

1. Personal Budget Review 1hr - \$300 + GST
2. Business Budget and Forecast - \$2,000 + GST
3. Personal Budget Template - FREE
4. Complimentary business meeting - FREE

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### Questions?



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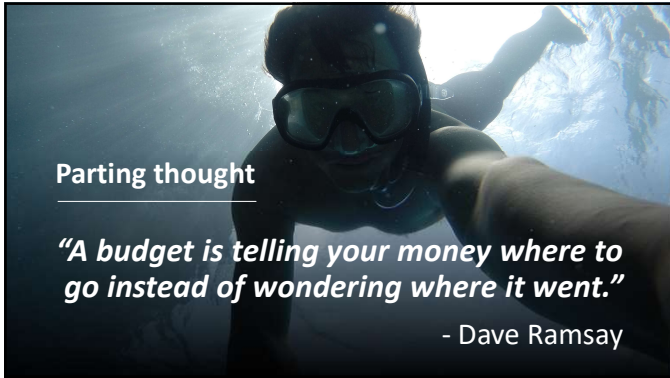
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