

**mint** loans

refreshingly simple

# Saving Tips

Start saving for  
that dream home



Saving for your dream home can be easier than you think with a budget and plan in place.

Take a look at our tips to get you started.

1



### Record your spending

The first place to start is to record your spending. Knowing where your money is going and what you are spending it on is the first step. Recording your spending will make you more conscious of it and help you identify where you can save.

2



### Create a budget

Once you know where your money is going, set a realistic budget. Put some money aside for discretionary spending and put limits to this and shift any money left over at the end of a month to your savings account.

3



### Create a savings goal

Set your savings goal by identifying how much you want to save and by when. Work backwards from then and pick an amount you can save per pay and create your savings account.

4



### Automate savings transfers

Set up automatic transfers to your savings account when you get paid. This will help you adjust to managing your life and lifestyle within your new budget and make saving easier.

5



### Watch your savings grow

Watching your savings grow is a great motivator to continue savings. Look at your savings on a monthly basis and watch how quickly you achieve your goals.

# Budget Planner

<b>Incoming</b>				Monthly Salary	\$
<b>Outgoing</b>					
<b>Home &amp; Property Expenses</b>		<b>Clothing &amp; Personal Care</b>		<b>Childcare &amp; Education</b>	
Utilities	\$	Clothing	\$	Childcare	\$
Rates	\$	Footware	\$	School fees	\$
Body corporate fees	\$	Cosmetics	\$	Miscellaneous schooling costs	\$
Rent	\$	Personal care	\$		
				<b>Groceries</b>	
<b>Communication</b>		<b>Medical &amp; Health</b>		Supermarket	\$
Phone	\$	Doctor	\$		
Internet	\$	Dentist	\$	<b>Entertainment &amp; Recreation</b>	
Pay Tv	\$	Optical	\$	Alcohol	\$
		Pharmaceutical	\$	Cigarettes	\$
<b>Transport</b>				Takeaway	\$
Public transport	\$	<b>Insurance</b>		Eating out	\$
Petrol	\$	Private health insurance	\$	Membership & subscriptions	\$
Parking / Tolls	\$	Life & income insurance	\$		
Vehicle running expenses	\$	Home & contents	\$		
		Vehicle	\$		
				<b>Total Monthly Expenses</b>	\$
<b>Savings</b>				Salary Less Expenses	\$

# mint loans

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