

Budget plan

Step 2 – My goals

Putting together and planning a budget helps you understand more about how to manage your money. Everyone can benefit from managing their money better and it is a good idea to do a budget plan, or redo the one you have, to make sure it is still helping you.

There are three steps listed below to help you make your plan. We have a separate worksheet for each step. Do them one-by-one to build your plan over time.

<h3>Step 1 Your money</h3>	<p>Budgeting is not just about how much you spend. It is about where you spend your money.</p> <p>Writing down the money you get helps you to set goals to see if there are any ways to reduce your costs and money you owe. It also helps you think of ways to start saving.</p>
<h3>Step 2 Your goals</h3>	<p>Setting goals is a good way to start helping you decide how you spend your money in the future. It is about changing the way you manage your money to see if there are any ways to spend less and increase the money you get.</p>
<h3>Step 3 Managing your money</h3>	<p>A budget plan needs to change when something different happens in your life. You might move house and have to pay more or less than you were paying before, or you might get part-time work which means you have more money now.</p> <p>Your budget plan will need to show any new income or costs. You might need to set some new goals so you keep planning ahead for you and your family/whānau.</p> <p>Sharing your budget plan with a case manager helps us to support you. You will be able to talk about the things that are going well and what you are doing to manage your money. A case manager will also ask you if you need any help to reach or change some of your goals.</p>
<h3>Keep your plan safe</h3>	<p>When you make changes to your budget plan you need to bring it along to your next appointment. If you would like a copy to be kept on your record you can ask a case manager to do this for you.</p> <p>If you are applying for one-off costs using MyMSD you might be asked to upload the budget plan steps you have done. You can do this by taking a photo or attaching a file.</p>
<h3>Go online - use MyMSD</h3>	<p>You can save money and time by doing some things with us online using MyMSD. You can:</p> <ul style="list-style-type: none"> • tell us what you earned • apply for a food grant , emergency dental treatment, school uniforms and school stationery • tell us about a change in address, phone or accommodation costs • tell us about a relationship change • check your next appointment • book, change and cancel some appointments • view your payment details • view debt details • check your payment card transactions – in near real time. <p>New services are regularly added to MyMSD so you can do more online in future.</p> <p>No data? No problem! If you're on the Spark, Vodafone, 2degrees or Skinny mobile networks you can use our website and online services at little or no cost from your mobile phone or digital device.</p> <p>Go online now at my.msd.govt.nz</p>
<h3>Other help</h3>	<p>There are other people who can help you manage your money and you can choose to talk to someone any time. We might also refer you to people who can work with you one-to-one to help build a long term plan.</p>

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Work and Income
Te Hiranga Tangata

A service of the Ministry of Social Development

Now that you have listed the money you get and the money you are paying out, you can use the space below to start thinking about anything you would like to change.

You can use this form when you talk to a case manager about how we can help you set some goals.

We can also help you to find a MoneyMates peer-led support group or refer you to a financial mentor.

This would be useful if you would like to talk to someone who can help you make some long term plans to manage your money.

Managing your money

Write down the things you would like to change or improve.

What you're going to do

Write down what you are going to do and/or some of the goals you are going to set.
