Two Homes Budgeting
with Dani Hayes

Your free preparation worksheet

A simple way to get your household numbers in one place after separation. Use it on your own, or bring it to a budgeting session.

How to use this worksheet

Fill in what you can
Gaps are completely fine. Write "not sure" and we'll work it out together.

Rough numbers are OK
A best guess is better than a blank. Tick "estimate" when you're not certain.

Pick one time frame
Write everything per week, fortnight or month, whichever matches how you're paid. The "how often" column helps.

Take it in small bites
Do one section at a time. It usually takes 30–60 minutes all up.

Keep it private and safe. This worksheet is for your own preparation, and you don't need to complete every section. Store it somewhere only you can access. **Don't** include passwords, myGov login details, tax file numbers, full bank-account numbers or your Centrelink Customer Reference Number. You don't need them here.

Is money very tight right now? If you can't cover essentials or you're behind on bills, free and confidential financial counselling is the best first step: **National Debt Helpline 1800 007 007**. You don't need to finish this worksheet first.

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1 Your household now

Who lives with you most of the time? _____

Number of children and their ages: _____

How care is shared (roughly, e.g. "every second weekend"): _____

Where you're living: ☐ Renting ☐ Own / paying off ☐ Staying with family or friends ☐ Other

Approximate date you separated (if relevant): _____

How are you paid? ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Varies

2 Money coming in

Include money that's confirmed and money you're expecting. Tick "estimate" if it isn't settled yet.

Source	Amount $	How often	Confirmed or estimate?
Wages / salary (after tax)			☐ Confirmed ☐ Estimate
Second job / self-employed income			☐ Confirmed ☐ Estimate
Child support received			☐ Confirmed ☐ Estimate
Centrelink payment(s)			☐ Granted ☐ Applied ☐ Not yet
Family Tax Benefit			☐ Granted ☐ Applied ☐ Not yet
Board from others living with you			☐ Confirmed ☐ Estimate
Other:			☐ Confirmed ☐ Estimate

3 Regular costs

Things you pay every week, fortnight or month. Your bank statements are the easiest place to find these.

Cost	Amount $	How often	Due date / day
Home			
Rent / mortgage / board			
Electricity and gas			
Water			
Phone and internet			
Groceries and household items			
Getting around			
Fuel / public transport			
Car loan or lease			
Kids			
Childcare / before and after school care			
Lunches, activities, sport, pocket money			
Child support paid (if you pay)			
Health and insurance			
Health insurance			
Medicines, doctor, dentist			
Other insurance (home, contents, life)			
Everything else			
Subscriptions (streaming, apps, gym)			
Pets			
Loan, credit card, Buy Now Pay Later repayments			
Other:			
Other:			

4 Yearly and irregular costs

The bills that catch people out. Even a rough amount and month helps us plan for them.

Cost	Amount $	Month(s) due	Notes
Car registration and CTP			
Car service, tyres, repairs			
Car insurance			
School fees, uniforms, books, excursions			
Council rates (if you own)			
Birthdays, Christmas, holidays			
Other:			

5 Setting up a new home

One-off costs from moving out or setting up. Write what you've already paid and what's still coming.

Cost	Already paid $	Still to pay $	By when
Bond and rent in advance			
Removalist / moving costs			
Furniture, beds, appliances			
Utility connection fees			
Other:			

6 What you owe

Just list them. No account numbers needed. If you're behind on any of these, call the National Debt Helpline on 1800 007 007 for free help.

Who it's owed to (e.g. bank, BNPL, family)	Rough balance $	Minimum repayment $	Behind?
			☐ Yes ☐ No
			☐ Yes ☐ No
			☐ Yes ☐ No
			☐ Yes ☐ No

Any debts in joint names with your ex-partner? ☐ Yes ☐ No ☐ Not sure

7 What's still uncertain

It's normal for things to still be up in the air. Noting them means your budget can allow for them.

- ☐ Property settlement: timing or amount not known yet
- ☐ Child support: not yet assessed, or likely to change
- ☐ Centrelink or Family Tax Benefit: claim not yet made or still being processed
- ☐ Where I'll be living longer term
- ☐ Work hours or income likely to change
- ☐ Other: _____

8 Documents to gather

Tick what you have. Bring whatever's handy; missing pieces are fine.

- [ ] Last 2 payslips
- [ ] Last 3 months of bank statements
- [ ] Recent bills (power, phone, insurance)
- [ ] Rental agreement or loan statement
- [ ] Credit card, loan or BNPL statements
- [ ] Recent Centrelink letters
- [ ] Child support letters or assessment
- [ ] School fee or childcare statements

9 Getting ready for Centrelink

If you're claiming or updating a payment, these details are often asked for. Tick when you have them handy. **You don't need to write them here.**

- [ ] Proof of identity documents
- [ ] Your separation date
- [ ] Income details (payslips, any other income)
- [ ] Rent, board or mortgage details
- [ ] Children's care arrangements
- [ ] Details of assets and savings
- [ ] Your bank details for payments

This is a general list, not advice. Services Australia decides what you need and what you're eligible for. Check their website or call them if you're unsure.

10 Your questions

Write questions down as they come up, so nothing gets forgotten.

For my lawyer or mediator

For Centrelink / Services Australia

For my bank, lender or adviser

For our budgeting session

Free help, any time

National Debt Helpline
Free financial counselling · 1800 007 007

1800RESPECT
Domestic, family and sexual violence support, 24/7 · 1800 737 732

Family Relationship Advice Line
Separation information and referrals · 1800 050 321

Lifeline
24/7 crisis support · 13 11 14

In immediate danger? Call 000.

Want help turning this into a working budget?

Book a free 20-minute chat with Dani: **0491 269 982** · **hello@twohomesbudgeting.com.au** · **twohomesbudgeting.com.au**

Two Homes Budgeting with Dani Hayes · Southern Tablelands, NSW · Practical household budgeting and money-organisation support only. No financial product, credit, legal, tax or Centrelink advice. This worksheet is general information to help you organise your own details.