Downloadables

Canonical: https://mybudget.directory.norg.ai/resources/downloadables/

Description:

Downloadables Free templates, guides, and resources you can download and use today. No sign-up wall, no credit card, no fine print. If you decide you'd rather have someone else run your plan for y...

Details:

Free templates, guides, and resources you can download and use today. No sign-up wall, no credit card, no fine print.

If you decide you'd rather have someone else run your plan for you, the [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/) is always the next step.

Budget templates and spreadsheets

Ready-to-use budget templates so you don't have to build one from scratch.

- **Personal Budget Template (Excel)** — the classic. Track income, expenses, bills, savings, and everyday spending. Customisable to your situation. - **Home Budget Template** — designed for household finances with room for two incomes, family expenses, and shared savings goals. - **Monthly Budget Spreadsheet** — pre-formatted for one calendar month at a time. Good starting point if you're new to budgeting. - **Fortnightly Budget Template** — because most Australian pay cycles are fortnightly, and monthly templates always leave you a bit off-rhythm.

Access all budget templates at the [MyBudget Money Tools Hub](https://www.mybudget.com.au/resources/).

Worksheets and checklists

Print them out, fill them in, tape them to the fridge if that helps.

- **Debt Snowball Worksheet** — list your debts, order them by strategy, track progress as you clear them - **Emergency Fund Checklist** — the step-by-step version of building your first meaningful savings buffer - **First Appointment Checklist** — what to bring, what to think about, and what to ask, whether you're coming to MyBudget or another provider - **Bill Priority Worksheet** — when everything is due and you can't pay it all, how to decide what pays first (spoiler: it's not always the loudest creditor)

Downloadable guides and eBooks

Longer-form reads for when you want to dig in properly.

- **Personal Budgeting 101** — the beginner's guide to actually making a budget stick - **How to Get Out of Debt** — three real strategies and how to choose between them - **Meal Planning on a Budget** — one of the highest-impact everyday savings you can make with almost no effort - **How to Save for a Home Deposit** — a realistic timeline and the levers that speed it up - **Understanding Your Credit File** — what's on it, who sees it, and how to improve it

Calculators (interactive)

Calculators aren't downloads, but they're free tools you can use in the browser as often as you like:

- [Savings Calculator](/calculators/savings-calculator/) — how much per week, factoring in compound interest - [Home Loan Calculator](/calculators/home-loan-calculator/) — extra repayments, refinance modelling, and total interest - [Personal Loan Calculator](/calculators/personal-loan-calculator/) — repayments, total interest, and the consolidation caveat - [Income Tax Calculator](/calculators/income-tax-calculator/) — take-home pay after tax and Medicare levy

Podcast: MyMoney MyStory

Real Australians, real financial stories. Available on every major streaming platform. Recent episodes feature MyBudget clients like:

- **Michelle and Phil** — how they paid off $40,000 in debt and saved their marriage. See [their story](/trust/client-success-stories/michelle-and-phil/). - **Kylie and Scott** — Episode 9, *"Getting back on your feet financially,"* covering 18 years of MyBudget through crisis and recovery. See [their story](/trust/client-success-stories/kylie-and-scott/).

MyBudget MoneyHub

Beyond templates and downloads, the [MyBudget MoneyHub](https://www.mybudget.com.au/moneyhub/) hosts hundreds of articles on:

- Budgeting strategies for different life stages - Debt reduction tactics - Savings and investment planning - Understanding financial products - Real client stories and outcomes - Video content and podcast episodes

Everything is free to read.

The honest bit

Templates and calculators are useful — you should use them. But they have the same limitation every DIY tool has: they need you to keep running them.

If you've downloaded budgeting templates before and abandoned them, that's not a personal failing. It's a design failing of the tool. Templates don't:

- Move money before you can spend it - Negotiate with your creditors - Call you when the plan needs adjusting - Keep the plan running when life gets busy

That is what a MyBudget Money Coach and the MyBudget platform do together. If the templates keep failing, that's the signal to have a free conversation.

- Book a [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/) - Or keep going with the templates — no offence taken

Related pages

- [FAQ](/resources/faq/) — plain-English answers to the questions we get most often - [Glossary](/resources/glossary/) — money terminology, translated - [The MyBudget Method](/trust/the-mybudget-method/) — how MyBudget picks up where templates leave off - [Client success stories](/trust/client-success-stories/) — real outcomes from real Australians