My Financial Recovery Planner

My current picture

Choose weekly OR fortnightly amounts and use that period throughout. Estimates are okay.

Name / initials (optional): _____ Date: _____

My planning period and money coming in

Essential costs - housing, food, transport, health and bills

Other regular costs

Debts or overdue accounts I want support with

Free financial counselling: National Debt Helpline 1800 007 007 | ndh.org.au

Not medical, psychological, legal or financial advice, treatment or emergency care.

My Financial Recovery Planner

My next-step plan

Focus on needs and manageable actions. This is reflection, not financial advice.

Name / initials (optional): _____ Date: _____

My three most important expenses

One cost I can review

A person or service I can ask for financial guidance

My small savings or stability goal

My next action and date

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My Financial Recovery Planner

Bills and due dates

List each bill, amount, due date and a practical next action.

Name / initials (optional): _____ Date: _____

Bill / essential cost	Amount	Due date	My next action
Housing / rent			
Electricity / gas			
Water			
Phone / internet			
Transport			
Health / medication			
Debt / overdue bill			
Other			
Other			

What needs attention first - and who could help?

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My Financial Recovery Planner

My fortnightly plan

Work with the money actually available to you. Adjust amounts as needed.

Name / initials (optional): _____ Date: _____

Money available after essential costs

A realistic amount for flexible spending

An amount to set aside for upcoming bills

My emergency buffer goal

One money habit I want to practise

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My Financial Recovery Planner

Review without shame

Use this page to learn and adjust rather than criticise yourself.

Name / initials (optional): _____ Date: _____

What went well this period

An unexpected cost I handled

What I want to adjust next time

Who or what could support my next step

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