



**Tools & resources**

**Calculators and tools:**

Financial calculators and tools help you take control of your finances.

Here are a few examples:



**Budget planner** enables you to:

- Work out where your money is going
- Check if you are spending more than you can afford
- Save your results online or as an Excel file.



**Mortgage calculator** helps you to work out:

- How much you can afford to borrow
- What your repayments will be
- Time and dollar savings of increasing your repayments



**Superannuation calculator** helps you work out:

- How much super you will have when you retire
- How fees affect your final output



**Retirement planner** helps you work out :

- What income you are likely to have from super and the Age pension after you retire
- How contributions, investment options, fees and retirement age affect your retirement income from super.
- What actions can you take to boost your super and retirement income.



**Managed funds calculator** helps you check:

- How much your managed fund could be worth in the future
- How fees affect your investment
- The cost of fees between different funds



**TrackMy Spend** app allows you :

- Nominate a spending limit and track your progress
- Separate 'needs' and 'wants' to identify opportunities to save
- View your expense history

**Who is MoneySmart for?**



**Young adults** -avoid the traps in credit cards, car loans and mobile phones, achieving saving goals



**Young families** - buy a home or renovate, pay off a mortgage, manage their debts



**Empty nesters or older single people** – take stock of their financial situation, build their super



**Pre-retirees** –understand retirement products or formulate retirement plans



**Women under 40** – get their debts under control or budget towards buying their first home