

BUDGET PLANNER

Add your income/s together and place the total in the Total Income box.

You may find that you are spending more than you have coming in. Look carefully at your spending; is there anything you can cut down on? Are there cheaper items available? Try keeping all your receipts (e.g. one week) as this will help you see where you are spending your money.

How much do you spend?

Step by step instructions to work out how much you spend.

1. To help you budget, the typical household spend is divided into seven sections.
2. Place your weekly or monthly spend for each item in the box that applies to you.
3. Add up the items in each section and place the totals in the Total Box. You should have seven totals at the end of the exercise.
4. Place all seven totals beside the section they apply to in the Spending Box.

INCOME	Each week	Each month	Each year
Wages/salary (you/partner and/or other)			
Benefits			
Pension			
Maintenance/child support			
Contributions from people living with you			
Student loan			
Other			
TOTAL INCOME	£	£	£

(1) HOUSEHOLD BILLS	Each week	Each month	Each year
Rent/mortgage/secured loan			
Electricity			
Heating oil/gas			
Water			
TV licence			
Building insurance			
Content insurance			
Rates			
TOTAL HOUSEHOLD	£	£	£

(2) FINANCIAL	Each week	Each month	Each year
Car loan/higher purchase			
Credit card			
Catalogue/mail order			
Store card			
Loan repayments			
Life assurance			
Pension contribution			
University/college fees			
Savings			
TOTAL FINANCIAL	£	£	£

(3) FOOD/CLOTHES	Each week	Each month	Each year
Fruit/Vegetables			
Bread			
Meat			
Other groceries			
School lunches			
Work lunches			
Clothes/shoes/uniforms			
TOTAL FOOD & CLOTHES	£	£	£

(4) OTHER BILLS	Each week	Each month	Each year
Telephone			
Mobile phone			
Home repairs			
Satellite TV			
Child minding/nursery			
Vet bills			
Computer/internet			
Window cleaner			
TOTAL OTHER BILLS	£	£	£

(5) TRAVEL	Each week	Each month	Each year
Child bus/train/taxi			
Adult bus/train/taxi			
Road tax			
Parking			
Car insurance			
Petrol/diesel			
Car servicing and MOT			
Car wash			
TOTAL TRAVEL	£	£	£

(6) PERSONAL CARE	Each week	Each month	Each year
Medical/prescriptions			
Dentist			
Optician			
Hobby/gym			
Hair			
Beauty treatments			
Toiletries and make-up			
DVDs, games, books			
TOTAL PERSONAL CARE	£	£	£

(7) MISCELLANEOUS	Each week	Each month	Each year
Cigarettes			
Alcohol			
Going out/socialising			
Take-aways			
Newspapers/magazines			
Birthday presents			
Christmas presents			
Holidays			
Home decorating			
TOTAL MISCELLANEOUS	£	£	£

EXPENDITURE	Each week	Each month	Each year
Household bills			
Financial			
Food/clothes			
Other bills			
Travel			
Personal care			
Miscellaneous			
TOTAL EXPENDITURE	£	£	£

TOTAL INCOME	£
TOTAL EXPENDITURE	£