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Monthly Budget planner for _____
Month completed _____

£

Income

Salary (net) or monthly net income drawn _____
Other _____
Total net income 0

Expenditure

Mortgage or rent _____
Council Tax/Rates _____
Gas _____
Electricity _____
Water _____
Cleaning _____
Window Cleaning _____
Phone _____
Mobile(s) _____
TV _____
Sky _____
Internet _____
Buildings & contents insurance _____
Total Housing & associated costs 0

Supermarket / groceries _____
Daily sandwiches _____
Milk delivery _____
Takeaways _____
Total Food 0

Car loan / finance repayments _____
Car insurance _____
Petrol _____
Servicing, MoT, etc _____
Total Car costs 0

Life insurance _____
Health insurance _____
Total Personal Insurance costs 0

Loan repayments (except car & mortgage) _____
Credit / store card repayments _____
Total Debt repayments 0

Charitable donations _____
Birthday/christmas presents _____
Total Giving 0

Memberships (gym, golf club, etc) _____
Pub _____
Eating out _____
Holidays _____
Total Entertainment / Recreation 0

Clothing _____
Total Clothing 0

Maintenance payments _____
School meals _____
After school classes _____
Birthday presents (if not already covered) _____
School fees _____
Sports clubs, etc _____
Subscriptions _____
Total Childcare / Education 0

Pension _____
Savings for holidays etc _____
Other savings _____
Total Regular savings 0

Special events/parties/christmas etc _____
Cash spending _____
Total Miscellaneous/unallocatable 0

Pet insurance _____
SPECIFY _____
SPECIFY _____
Total Other 0

Total spending 0

Monthly surplus/deficit 0

If negative, you are spending more than you earn!

Warning: This is not a comprehensive list of budget items - please work through your own finances carefully to make sure you have noted everything.