

For online budget planners please visit one of the following sites and follow the instructions, you simply enter your income and expenditure amounts, and the sites will create your budget which you can then print.

- <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>
- <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>
- <https://tools.nationaldebtline.org/yourbudget/>

Alternatively grab yourself a pen and a calculator and complete the following:

Please note any payments or receipts which are not made monthly will need to be adjusted as shown in the table below in order to calculate the monthly equivalent.

Frequency	Adjustment Method	Original Amount	Adjustment	Monthly Equivalent
Annually	Divide by 12	£240	£240/12	£20
Weekly	Multiply by 52 then divide by 12	£30	£30*52/12	£130
Every 2 weeks	Divide by 2, Multiply by 52 then divide by 12 OR Multiply by 26 then divide by 12	£45	£45/2*52/12 OR £45*26/12	£97.50
Every 4 weeks	Divide by 4, multiply by 52, then divide by 12 OR Multiple by 13 then divide by 12	£120	£120/4*52/12 OR £120*13/12	£130

Complete tables A to I and then work out your Monthly budget

My Monthly Budget	Monthly Amount
Total Income: Table A total	
Total Expenditure: Tables C + D + E + F + G + H + I totals	
Surplus or Shortfall (total Income minus total expenditure)	£

Table A: Income	Frequency	Monthly Amount
Take home pay		
Income from self-employment		
Statutory Sick Pay or Maternity Pay		
Benefits (use table B below to list/total all your benefits)		
Pensions (Private + Workplace + Pension credit)		
State Pension & Pension Credit	Every 4 weeks	
Income from savings & investments		
Lodgers		
Child maintenance		
Student loans or grants		
Gifts from family or friends		
Any other income		
Table A: Total Income		£

Table B: Benefits	Frequency	Monthly Amount
Jobseeker's Allowance	Every 2 weeks	
Income Support	Every 2 weeks	
Working Tax Credit	Every 4 weeks	
Child Tax Credit	Every 4 weeks	
Child Benefit	Every 4 weeks	
Employment and Support Allowance	Every 2 weeks	
Universal Credit		
Disability Living Allowance or Personal Independence Payment	Every 4 weeks	
Attendance Allowance	Every 4 weeks	
Carer's Allowance	Every 4 weeks	

Housing Benefit	Every 4 weeks	
Maternity Allowance	Every 4 weeks	
Council Tax Reductions		
Any other benefits		
Table B: Total Benefits		£

Table C: Household Bills	Frequency	Monthly Amount
Mortgage Payment (plus any payment protection or life insurances)		
Ground rent		
Service charges		
Rent		
Council Tax		
Fuel Costs (Gas, Electricity, LPG, Wood, etc)		
Water		
Mobile phone		
Broadband/TV/Phone package		
TV licence		
Movie packages (e.g. Netflix, Prime etc)		
Anti-virus & other IT costs		
Appliance rental (TV, Washing Machine)		
Home cleaner or Window Cleaner		
Home maintenance (painting etc)		
Garden maintenance		
Boiler cover or plumbing insurances		
Any other household expense		
Table C: Total Household Bills		£

Table D: Living costs	Frequency	Monthly Amount
Grocery shopping		
Takeaways		
Alcohol at home		
Cigarettes, vapour cigarettes & tobacco		
Lunches & snacks		
Takeaway coffees		
Union/professional fees		
Clothes & Shoes		
Laundry & dry cleaning		
Hairdressing & Beauty treatments		
Eye care		
Dental care		
Prescriptions & medicines		
Any other living costs		
Table D: Total Living Costs		£

Table E: Insurance, Loans & Banking Expenses	Frequency	Monthly Amount
Life insurance		
Home insurance		
Pet insurance		
Income protection insurance		
Critical illness insurance		
Payment protection insurance		

Credit card insurance		
Health insurance		
Dental insurance		
Banking charges (account fees, overdraft facilities, penalties)		
Loan repayments (include student loans & secured loans)		
Credit card repayments		
Hire purchase or catalogue repayments		
Regular savings (include payments into ISAs)		
Private pension contributions		
Long term care plan		
Funeral plan		
Payments for financial or legal advice		
Any other expenses		
Table E: Total Insurance, loans & Banking Expenses		£

Table F: Family Expenses	Frequency	Monthly Amount
Childcare		
Nappies & other baby related items		
Kid's activities & clubs		
Toys & treats		
Pocket money		
Babysitting		
Maintenance & child support		
Clothes & shoes		
School uniform		
School fees		
School trips		
School dinners		
After-school clubs		
Tuition fees		
Support for student children		
Support for other relatives		
Pets' food		
Vet bills		
Donations & sponsorships		
Any other family expenses		
Table F: Total Family Expenses		£

Table G: Travel Costs	Frequency	Monthly Amount
Car insurance		
Car breakdown cover		
Car road tax		
Car MOT		
Petrol/diesel		
Car maintenance & repairs		
Parking fees		
Car finance or loan repayment		
Bus, Train, Tube, Tram or Flight fares		
Taxis		
Any other travel costs		
Table G: Total travel costs		£

Table H: Leisure Expenses	Frequency	Monthly Amount
Cinema & theatre trips		
Days out		
Books, music, films, games etc		
Hobbies		
Website subscriptions		
Eating out		
Going out for drinks		
Sports & gym		
Lottery & gambling		
Newspapers & magazines		
Birthdays presents		
Christmas presents		
Other festivals & celebrations		
Weddings		
Holidays (hotels, flights, transfers, spending money etc)		
Travel Insurance		
Any other leisure expenses		
Table H: Total Leisure Expenses		£

Please use the table below to list any agreed regular debt repayments you are currently making, e.g. Magistrates court fines; Rent arrears; Tax credit overpayments...

Table I: Debt Repayments	Frequency	Monthly Amount
Table I: Debt Repayments		£



For debt & benefit advice call 01462 688014
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For workshops details call 07751 275 413
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