

Handy Budget Planner*



Q1. Household Income - Adult 1

Monthly salary (after tax)	£
Tax credits	£
Benefits	£
Other income e.g. family allowance / child support / savings or investment income /other	£
Total 1	£

Q2. Household Income - Adult 2 (If applicable)

Monthly salary (after tax)	£
Tax credits	£
Benefits	£
Other income e.g. family allowance / child support / savings or investment income /other	£
Total 2	£

Q3. Household outgoings

Mortgage or rent payments	£
Life insurance / Income protection insurance	£
Contents insurance	£
Building insurance	£
Council tax	£
Water rates	£
Gas & Electricity	£
Broadband	£
Home phone	£
TV licence	£
Satellite / Cable TV packages	£
Factor fees / land or garden maintenance	£
Other outgoings	£
Total 3	£

Q4. Living Costs

Monthly food shopping - Including alcohol	£
Cleaning products and toiletries	£
Mobile phone (all adults)	£
Streaming - Netflix / Amazon prime / Disney+ etc	£
Music streaming - Spotify / Apple music etc	£
Cigarettes	£
Hair cut / beauty treatments	£
Clothes / shoes	£
Other	£
Total 4	£

Q5. Financial Costs and Debt Repayment

Bank account charges	£
Loan repayments	£
Credit card repayments	£
Additional insurances	£
Savings	£
Other	£
Total 5	£

Q6. Travel and Transport

Car loan / payments	£
Car insurance	£
Road tax	£
Fuel	£
Parking	£
Breakdown cover	£
Public transport - bus / train / tram	£
Taxis	£
Other transport costs	£
Total 6	£

Q7. Children and Pets

Childcare	£
Activities and clubs	£
Pet insurance	£
Pet food	£
Other	£
Total 7	£

Q8. Fitness and Fun

Gym membership	£
Cinema	£
Meals out / takeaways	£
Nights out	£
Hobbies	£
Birthdays	£
Holidays	£
Other	£
Total 8	£

During the lock down months you'll probably save money in sections 4, 6, 7 and 8. Why not fill in this planner for a typical month versus a lock-down month - **see how much extra you could save.**

*This is only a guide, you may have additional outgoings not listed, please be sure to include these figures in your totals.

Let's work out your monthly disposable income ...

Income Total (Add Total 1 & Total 2)	£
Outgoings (Add up Totals 3, 4, 5, 6, 7 & 8)	£
What is left? This is your disposable income	£