

MONTHLY BUDGET PLANNER

EVER CHECKED YOUR BANK BALANCE AND WONDERED WHERE ON EARTH YOUR MONEY'S GONE?

Sitting down with a pen and paper remains one of the easiest ways to work out exactly what you're spending your cash on, and why your wallet might be a little lighter than you'd like at the end of the month. Simply fill in each part of the planner to get your monthly budget – you might be surprised where you can cut back on your spending!

MY INCOME			
Wages:		Child Benefits:	
Housing Benefits:		Child Tax Credits:	
Partner's Wages:		Rental Income:	
Pension/ Other Benefits:		Other:	

This includes your monthly salary as well as any benefits or tax credits you might receive.

I CAN'T AVOID PAYING FOR THESE (TOTAL MONTHLY SPEND)			
Rent/ Mortgage:		Water Rates:	
Court Fines:		Council Tax:	
TV License:		Other:	

This part is for things you absolutely have to pay for, like rent, council tax and mortgage payments.

I MIGHT BE ABLE TO CUT BACK ON SOME OF THESE...			
Home/ Contents Insurance:		Bank Fees:	
Gas/ Electricity:		ChildCare:	
Phone:		Broadband:	
Health Insurance:		Arrears:	
Car Tax:		Credit Cards:	
Furnishings/ Appliances:		Doctors:	
Maintenance and Home:		Life Insurance:	
Car Payments:		Vet/Pet Care:	
Diesel/ Petrol:		Student Loan:	
Bus/Taxi/ Train Fare		Dentist:	
Other Loans:		Car Repairs:	
Other Travel/ Debts:		Other:	

Are there areas here you could perhaps save? Don't stop using your gas and electricity in the middle of winter, of course, but simple changes like cycling to work in the summer could save you a considerable amount of cash!

I CAN DEFINITELY CUT BACK ON SOME OF THESE			
Groceries:		Pension:	
Clothes:		Investments and Savings:	
Cleaning:		Other Savings:	
Education/ Lessons:		Newspaper/ Magazines:	
Hairdressers:		Pet Food:	
Memberships:		School Lunches:	

One of the most obvious ones here is changing where you do your weekly or monthly shop; budget retailers like Aldi or Lidl tend to have fantastic prices on food and drink without sacrificing quality.

I COULD CUT BACK ON ALL OF THESE (BUT I'D PREFER NOT TO!)			
Netflix:		Music:	
Gaming:		Films/Cinema:	
Sports TV Subscription:		Nights Out:	
Takeaway Food:		Alcohol:	
Tobacco:		Gadgets:	
Holidays/ Travel:		Days Out/ Theme Parks:	
Books:		Other:	

These are the things you enjoy on a day-to-day basis or use to unwind at the weekend. You might not want to cut down on any of these, but if you're happy to lose one or two of them though (even if it's only temporarily) you might be able to save a lot of cash you can spend elsewhere.

My Total Income:	
My Total Expenses:	
What I've got left over:	