

Our household budget planner



Use this planner to help you work out how to budget your family finances

- Fill in the appropriate boxes below and then work out the total for each section.
- Once you've filled in each of the steps, you can 'do the maths' by taking all of your total outgoings from your total income.
- You can work out your total outgoings by adding step 2+3+4+5+6.
- You are then left with your total remaining for the month.
- If you are left with a negative number, you may want to review your budget planner.



Month

Step 1

Monthly Family Income

Salary/Wages 1	£
Salary/Wages 2	£
Bonuses	£
Gifts (birthdays, Christmas etc)	£
Refunds	£
Savings	£
Child support/benefit	£
Other government benefits	£
Board (do you charge your children board or have a lodger)	£
Total for this month	£

Step 2

Housing

Rent or mortgage	£
Council Tax	£
Home Insurance	£
Other Insurances	£
Repairs & maintenance	£
Other	£
Total for this month	£

Step 3

Utilities

Electricity	£
Water	£
Gas/Heating	£
Phones (landlines & mobiles)	£
Internet	£
TV License	£
Total for this month	£

Step 4

Debt/Loans

Credit Card 1	£
Credit Card 2	£
Credit Card 3	£
Student Loan	£
Car loan (repayments) 1	£
Car loan (repayments) 2	£
Total for this month	£

Step 5

Family Expenses

Food shopping	£
Clothes & accessories	£
Childcare	£
Health (Doctors/Dentist)	£
Savings	£
Holidays	£
School Tuition	£
School fees (School trips, lunches, uniform, stationery)	£
Parents' hobbies	£
Children's hobbies	£
Travel (commuting costs, petrol)	£
Children's pocket money	£
Other	£
Total for this month	£

Step 6

Miscellaneous

Gym membership	£
Eating out	£
Entertainment (e.g. bowling, cinema, gaming etc)	£
Beauty treatments (hair, nails etc)	£
Charity	£
Cleaning services	£
Health (hospital, dentist etc)	£
Presents (birthdays, Christmas, new baby etc)	£
Pets	£
Car repairs	£
Buying gifts	£
Other	£
Other	£
Total for this month	£

Do the maths

Step 1 = total income

Total income

£

Step 2 + Step 3 + Step 4 + Step 5 + Step 6 = total outgoings

Total outgoings

£

=

Total remaining

£

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