



Budget worksheet

Budget like a boss with this
handy worksheet

Budget worksheet

Start by filling in the 'Income' table below, followed by the monthly total column in the 'Expenditure' table. You'll look at the other three columns (regular payments, weekly spending and savings) in the 'Building your budget' module.



Multiply weekly expenses by 4.35 to get a monthly total.

Income	Amount	Comments	Monthly amount
Take home salary 1 (after tax)			
Take home salary 2 (after tax)			
Universal credit			
Child benefit			
Other benefits			
State pension			
Personal pension			
Other income			
Total income:			

	Expenditure	Weekly spending	Monthly spending (weekly spending x 4.35)	Regular payments (monthly)	Saving (monthly)
Household bills	Rent or mortgage				
	Ground rental and service charge				
	Council Tax				
	Water				
	Gas, electricity and oil				
	TV licence				
	TV package and streaming subscriptions				
	Mobile phone				
	Internet				
	Building and contents insurance				
Living	Food and supplies				
	Clothing and footwear				
	Laundry and dry cleaning				
	Health costs				
	Glasses and contact lenses				
	Bank account fees				
	Smoking				
	Alcohol				
	Takeaways				
	Meals and drinks out				
	Haircuts and beauty treatments				

	Expenditure	Weekly spending	Monthly spending (weekly spending x 4.35)	Regular payments (monthly)	Saving (monthly)
Travel	Petrol, diesel or charging costs				
	Vehicle maintenance				
	Vehicle tax				
	Vehicle insurance				
	Public transport fares				
Family and pets	School meals				
	School trips				
	Other school costs				
	Children's clothes				
	Child leisure or hobbies				
	Pocket money				
	Childcare				
	Child maintenance or CSA payments				
	Other family costs				
	Pet food				
	Pet insurance				
	Other pet care costs				

	Expenditure	Weekly spending	Monthly spending (weekly spending x 4.35)	Regular payments (monthly)	Saving (monthly)
Future needs	Christmas/other celebrations				
	Birthdays				
	Other gifts				
	Holidays				
	Home improvements				
	Pension				
	Investments				
	Life insurance				
Giving	Charitable giving				
	Religious giving				
Debt repayments	Personal loan				
	Hire purchase				
	Car hire purchase				
	Other debt repayments and fees				
	Sub totals:				
	Total expenditure:				
			Total income:		
			Minus total expenditure:		
			Total surplus income:		



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