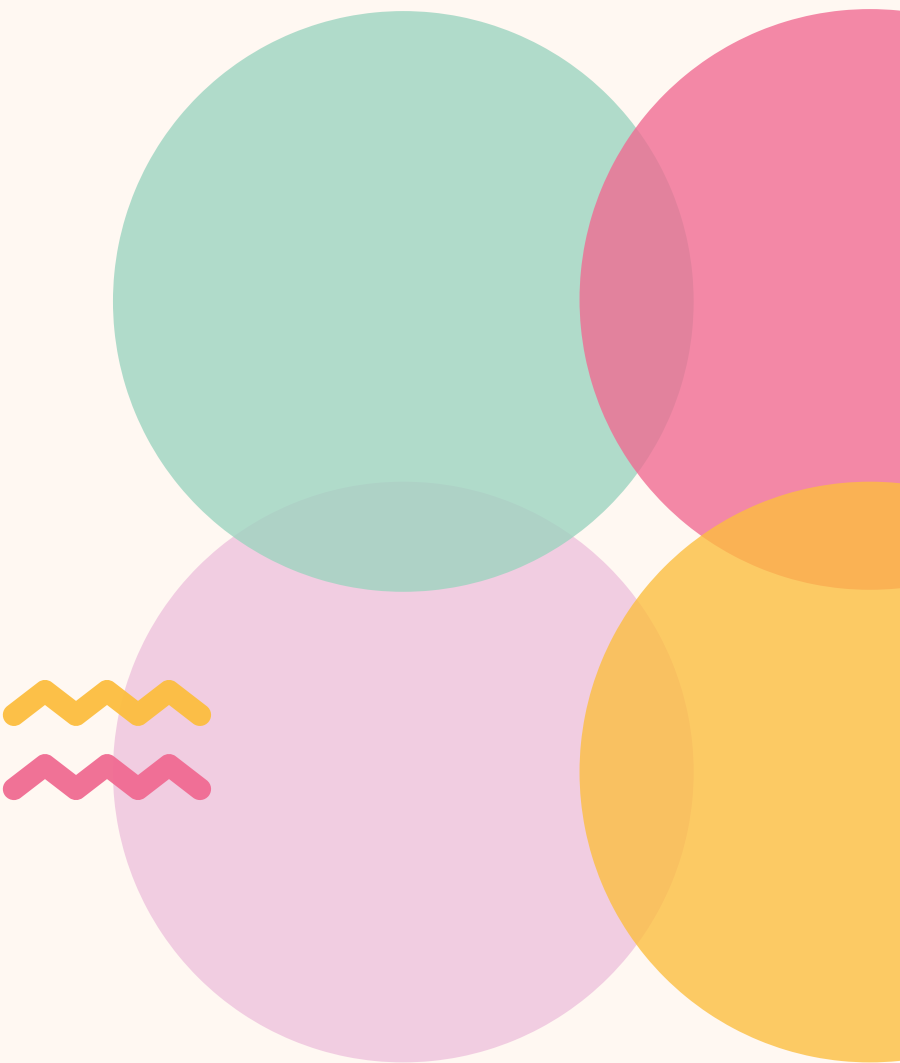


FINANCIAL PLANNER



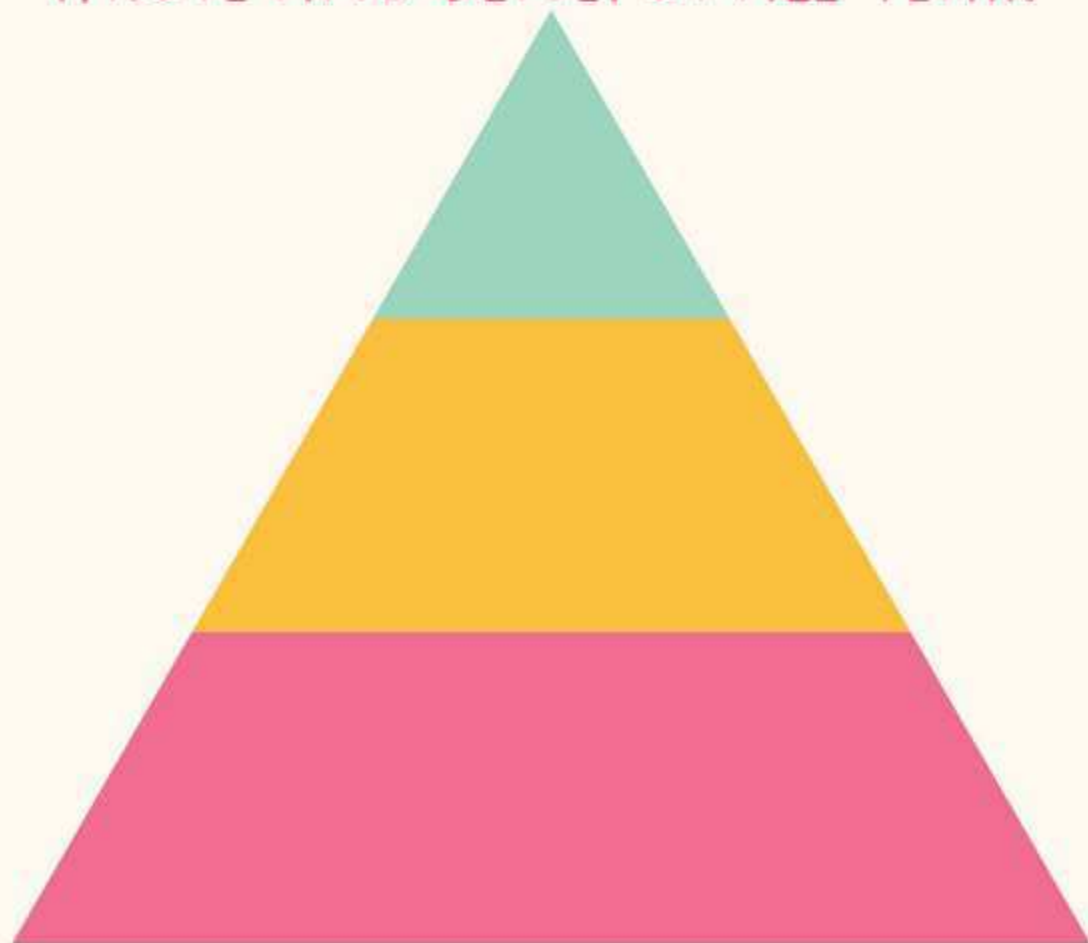
Make This Year Your
Year To Get Your
Money Sorted!

www.frugalfamily.co.uk



Set yourself up for success!

SPEND A LITTLE TIME NOW GETTING
EVERYTHING DOWN IN BLACK AND
WHITE AND BENEFIT ALL YEAR!



YOUR MONTHLY BUDGET REVIEW

SECTION A - YOUR INCOME DETAILS

Pay (after tax)	£
State pension	£
Personal pension	£
Benefits	£
Tax credits	£
Family allowance	£
Child maintenance	£
Savings / Investment income	£
Other income 1	£
Other income 2	£
Other income 3	£
Total monthly household income:	£



YOUR MONTHLY BUDGET REVIEW

SECTION B - YOUR MONTHLY OUTGOINGS

HOUSEHOLD BILLS

Mortgage payment	£
Any associated property costs such as mortgage endowment payments, ground rent, service charges etc.	£
Rent	£
Life insurance	£
Home insurance	£
Council tax	£
Gas	£
Electric	£
Water	£
Home phone	£
Internet	£
TV licence	£
Satellite TV / Digital TV	£
Home and garden maintenance	£
Other costs 1	£
Other costs 2	£



YOUR MONTHLY BUDGET REVIEW

THE COST OF LIVING

Weekly shopping budget, including food, cleaning, personal hygiene etc.	£
Packed lunches / school dinners	£
Cigarettes	£
Mobile phone (average monthly bill for all mobiles that are paid for out of this budget - including pay as you go top ups)	£
Newspapers / magazines	£
Clothing and shoes	£
Hair cuts / beauty treatments	£
Eye care	£
Dental care	£
Medical costs	£
Other costs 1	£
Other costs 2	£

FINANCIAL AND INSURANCE COSTS

Bank interest and charges	£
Monthly savings	£
Pension contributions	£
Loan 1 repayments	£
Loan 2 repayments	£
Credit card 1 repayments	£
Credit card 2 repayments	£



YOUR MONTHLY BUDGET REVIEW

Credit card 3 repayments	£
Credit card 4 repayments	£
Credit card 5 repayments	£
Hire purchase 1 repayments	£
Hire purchase 2 repayments	£
Income protection insurance	£
Any other insurance costs	£
Additional monthly financial or insurance payments 1	£
Additional monthly financial or insurance payments 2	£
Additional monthly financial or insurance payments 3	£

FAMILY RELATED COSTS

Childcare	£
School cost	£
Activities and clubs	£
Treats	£
Pocket-money	£
Maintenance payments	£
Pet food	£
Pet insurance	£
Vet bills	£
Charitable donations	£



YOUR MONTHLY BUDGET REVIEW

Other family related costs 1	£
Other family related costs 2	£
Other family related costs 3	£

TRANSPORT COSTS

Fuel	£
Maintenance and repairs	£
Road tax	£
Insurance	£
Loan repayments	£
Breakdown cover	£
Regular parking charges	£
Other travel costs (ie) bus fares / train fares / taxis etc.	£
Other transport and travel related costs 1	£
Other transport and travel related costs 2	£
Other transport and travel related costs 3	£

FUN MONEY

Birthdays	£
Christmas	£
Meals out / Takeaways	£
Going out	£



YOUR MONTHLY BUDGET REVIEW

Music and film	£
Sports / gym membership	£
Lottery	£
Hobbies	£
Days out	£
Holidays	£
Other fun related costs 1	£
Other fun related costs 2	£
Other fun related costs 3	£

Total monthly outgoings:	£
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Now you have all of your incomings and outgoings written down, you can work out what your disposable income is (or should be) after your bills have been paid each month:

Section A - Total monthly household income:	£
Minus	-
Section B - Total monthly outgoings:	£
Section C - Disposable income	£

HOW DOES IT LOOK?



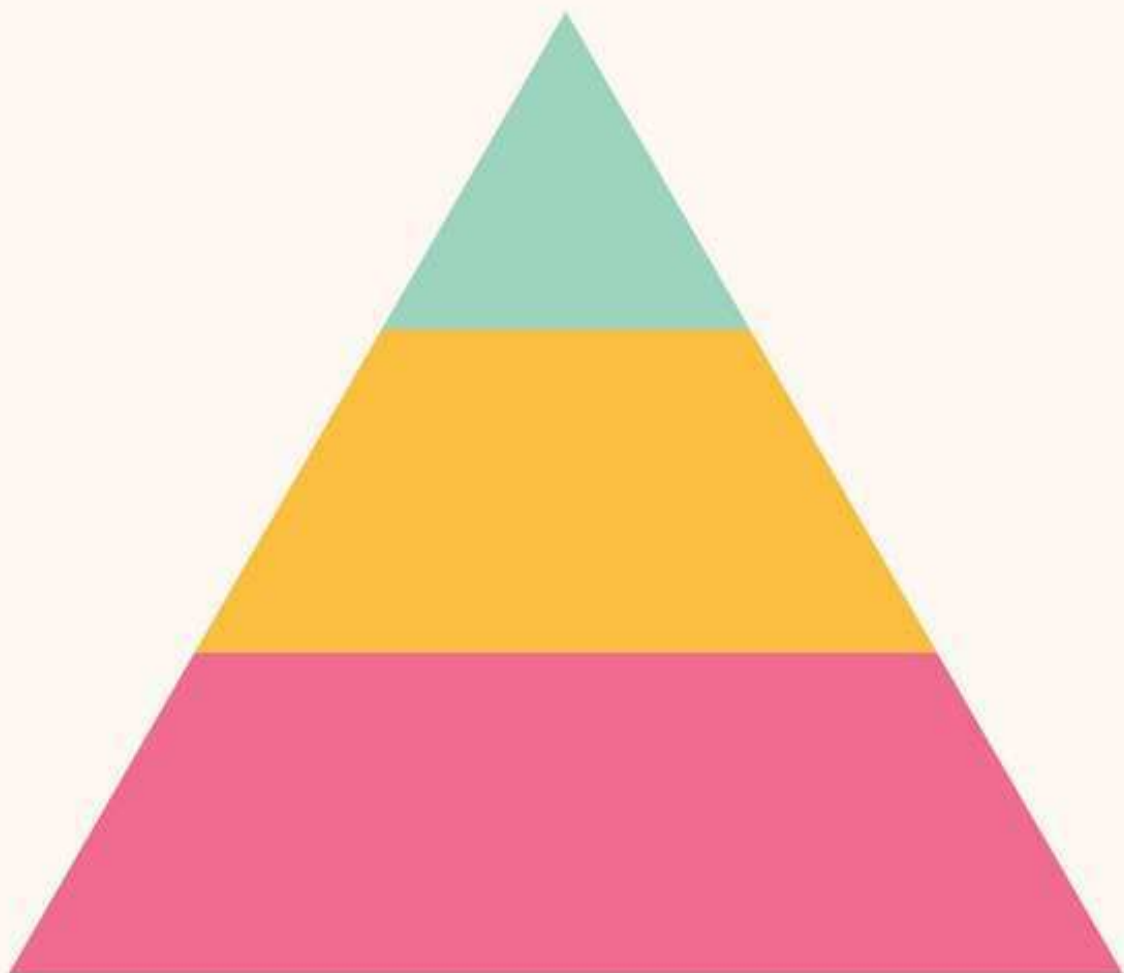
FULL DEBT OVERVIEW

Date	Monthly Payment	Interest Rate	Annual Interest	Balance



Once you know which of your debts has the highest interest rate, pay as much as you can that one and the minimum payment to the rest.

When that's paid move on to the next highest interest rate.



Debt Snowball Tracker

Debt Name	APR	Monthly Minimum Repayment Amount					
		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Total monthly minimum repayment		£	£	£	£	£	£

Month	1	2	3	4	5	6
Total monthly minimum repayment due						
Total amount allocated to debt repayment						
Amount available to overpay						



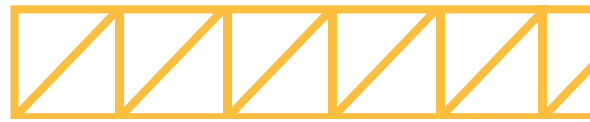
THIS YEAR'S MONEY GOALS

Goal 1	Why?
	Total Cost?
	Date to complete
Goal 2	Why?
	Total Cost?
	Date to complete
Goal 3	Why?
	Total Cost?
	Date to complete
Goal 4	Why?
	Total Cost?
	Date to complete
Goal 5	Why?
	Total Cost?
	Date to complete
Goal 6	Why?
	Total Cost?
	Date to complete





This year's



Savings Goals

Every week I want to
save....

Every month I want to
save....

This year I WILL save....





A no spend day is a day when you don't spend a single penny - it's practically impossible to do this every day but as many days as possible will do your budget the world of good!

Each month includes a no spend page for you to record how many no spend days you manage. There's a star for each day so just pop a tick in a star every day you manage.

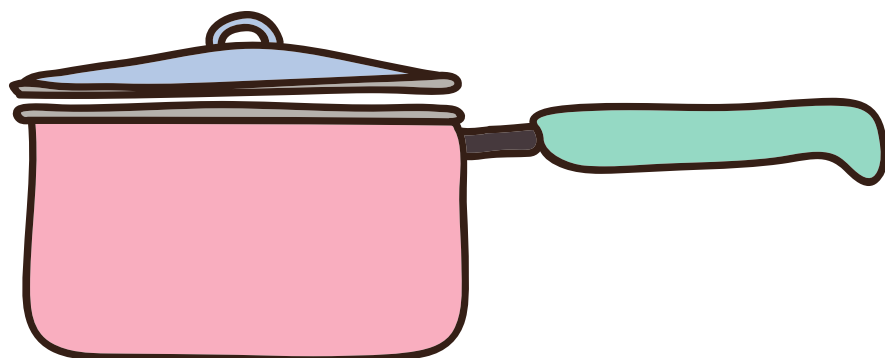




Spend some time at the start of each week planning your meals and you'll save time and more importantly, money every single week.

Work out what you have in already and plan your meals according to that. Then write a shopping list so you only buy what you need.

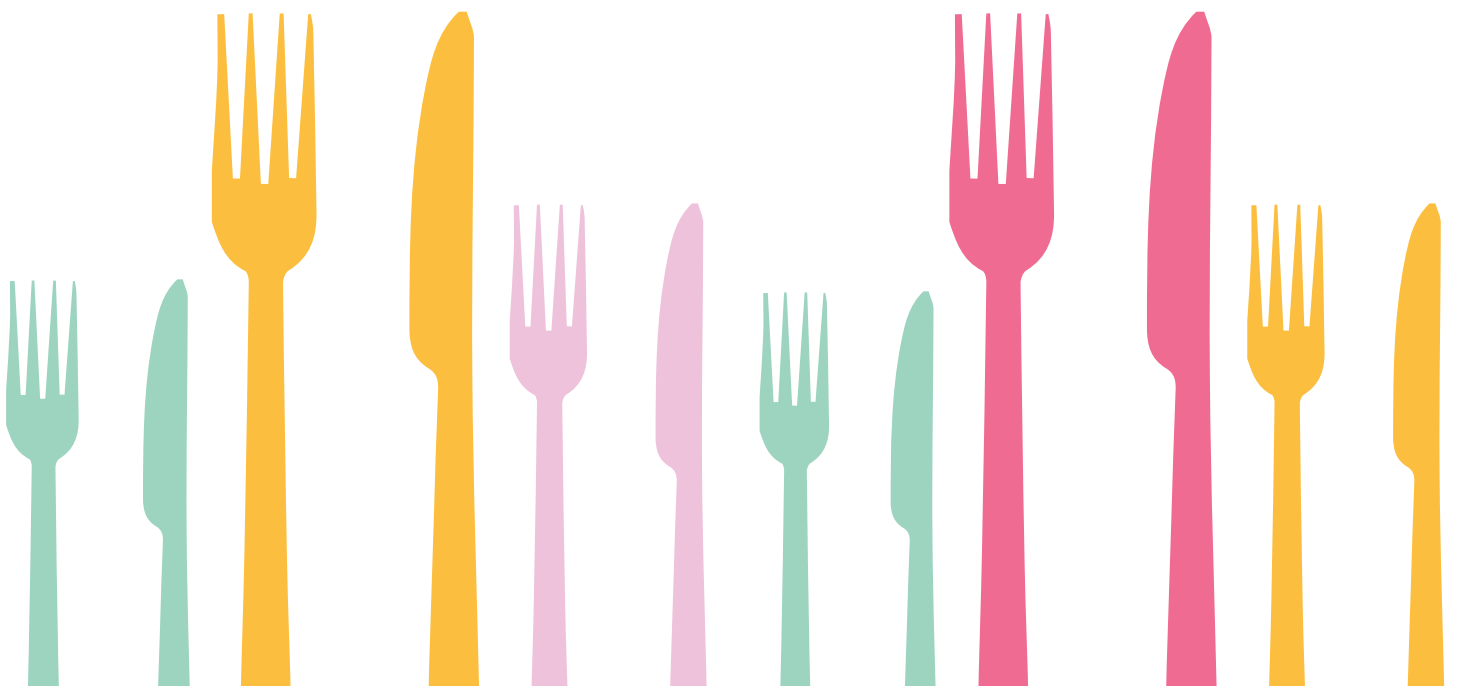
There's so many ideas to help you meal plan at www.frugalfamily.co.uk and www.mealplanning.co.uk



Make sure you plan your meals every week.

There's a meal planner included for each week to help you keep track of what you're planning.

Search 'Meal Planning' on
www.frugalfamily.co.uk for more help and
inspiration with this.



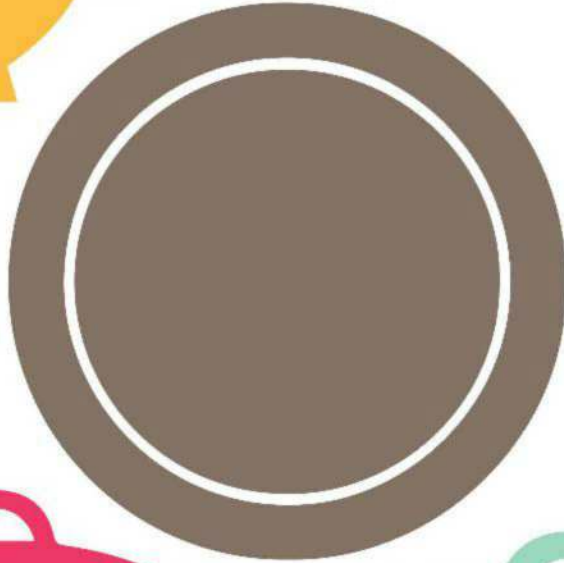
THIS WEEK'S MEAL PLAN.

DON'T FORGET TO WRITE
ANYTHING YOU RUN OUT OF ON
YOUR SHOPPING LIST FOR NEXT
WEEK!

SUNDAY



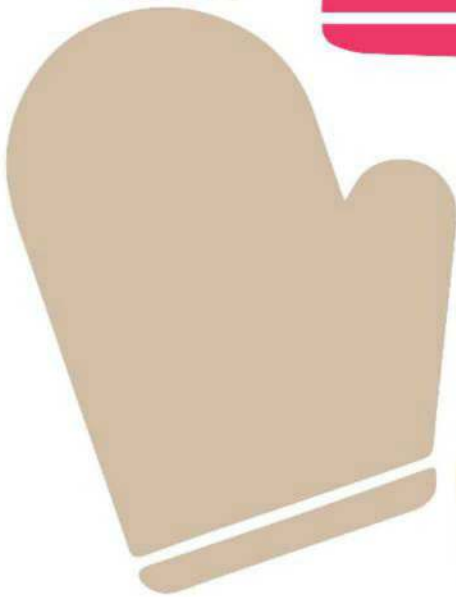
TUESDAY



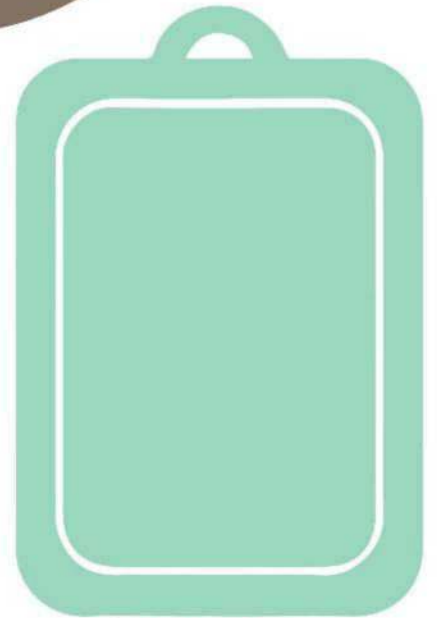
MONDAY



FRIDAY



WEDNESDAY



THURSDAY



SATURDAY



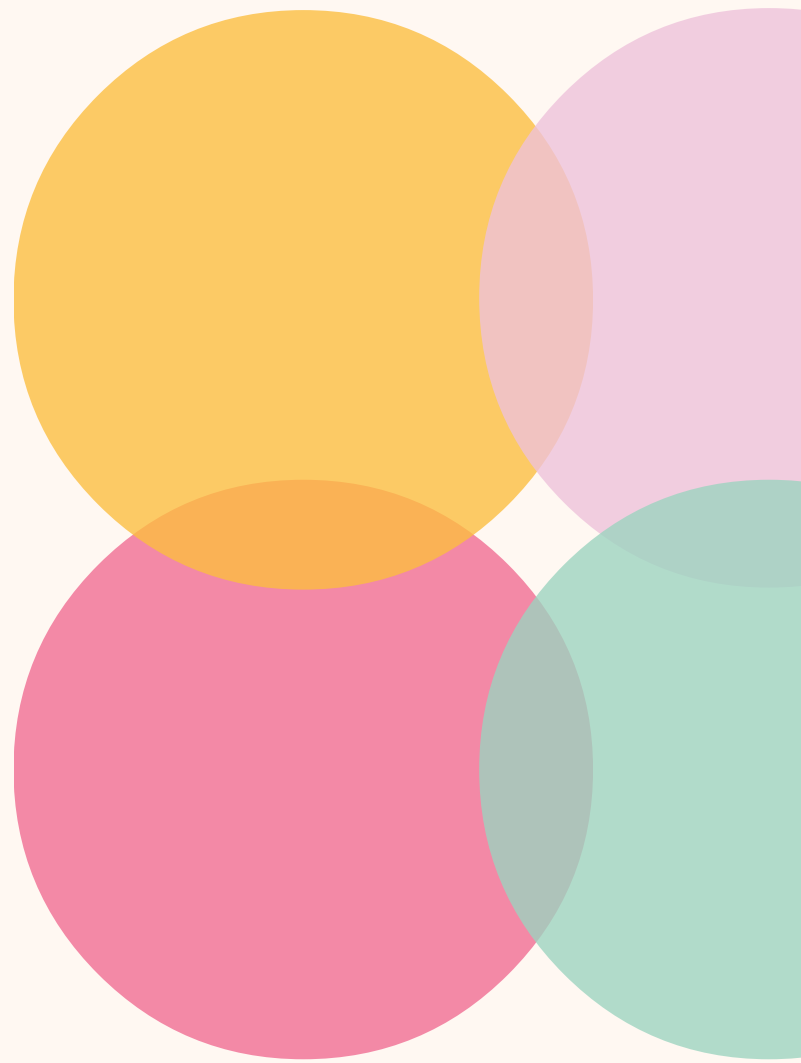
Birthday Planner







JANUARY



reach
for
the
stars!

The image features the phrase "reach for the stars!" written in a vibrant, pink cursive font. Each letter is outlined with a thick white border, giving it a sticker-like appearance. The text is arranged in four lines: "reach" on the top line, "for" on the second line, "the" on the third line, and "stars!" on the bottom line. The word "stars!" is significantly larger than the others. Five green, multi-pointed starburst shapes are scattered around the text: two are positioned to the right of "reach", one to the left of "stars!", and two are located between "for" and "the". The entire composition is set against a plain, light beige background.

A new month, a new start!

Take some time to reflect on what went well and what you'll do differently this month!

What's your weekly shopping budget this month? Can you reduce it at all?

Any one-off expenses this month that aren't included in your budget? Do you have a plan to pay for them?

Do you have any plans to make any extra money this month?

Monthly Mini Targets

Is there something you want to achieve this month?

Write it down and take action to DO IT!

Mini Target 1

Mini Target 2

Mini Target 3

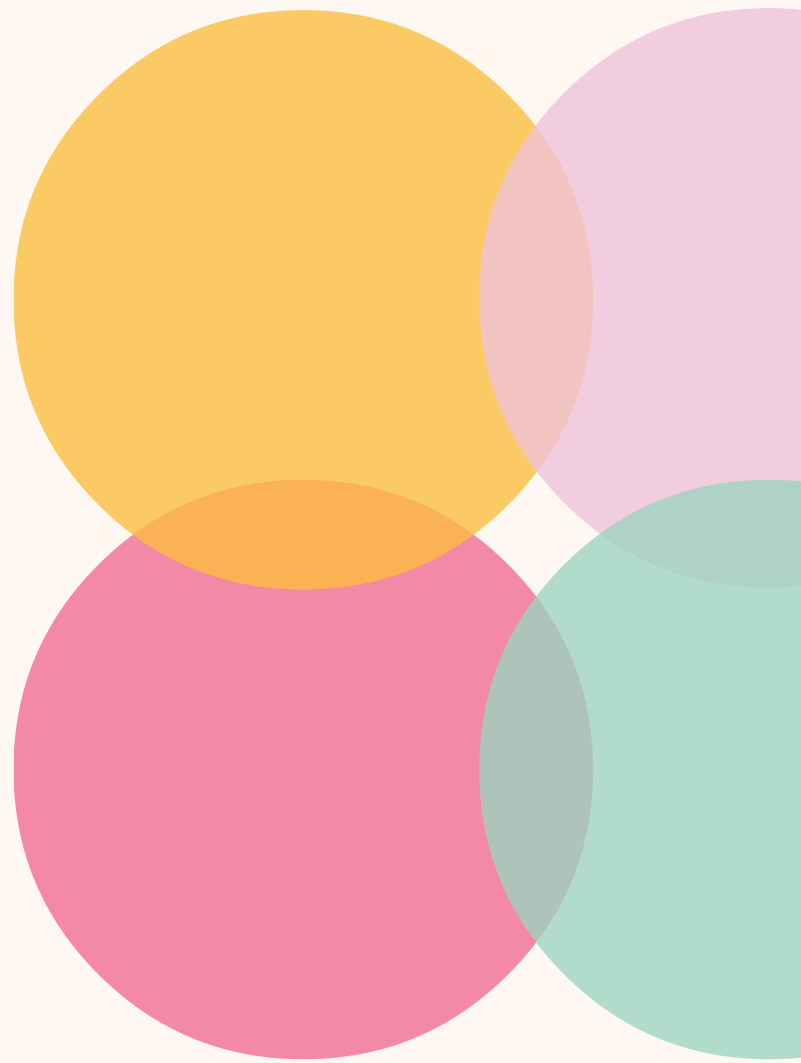


How many 'no spend' days
can you manage this month?



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FEBRUARY



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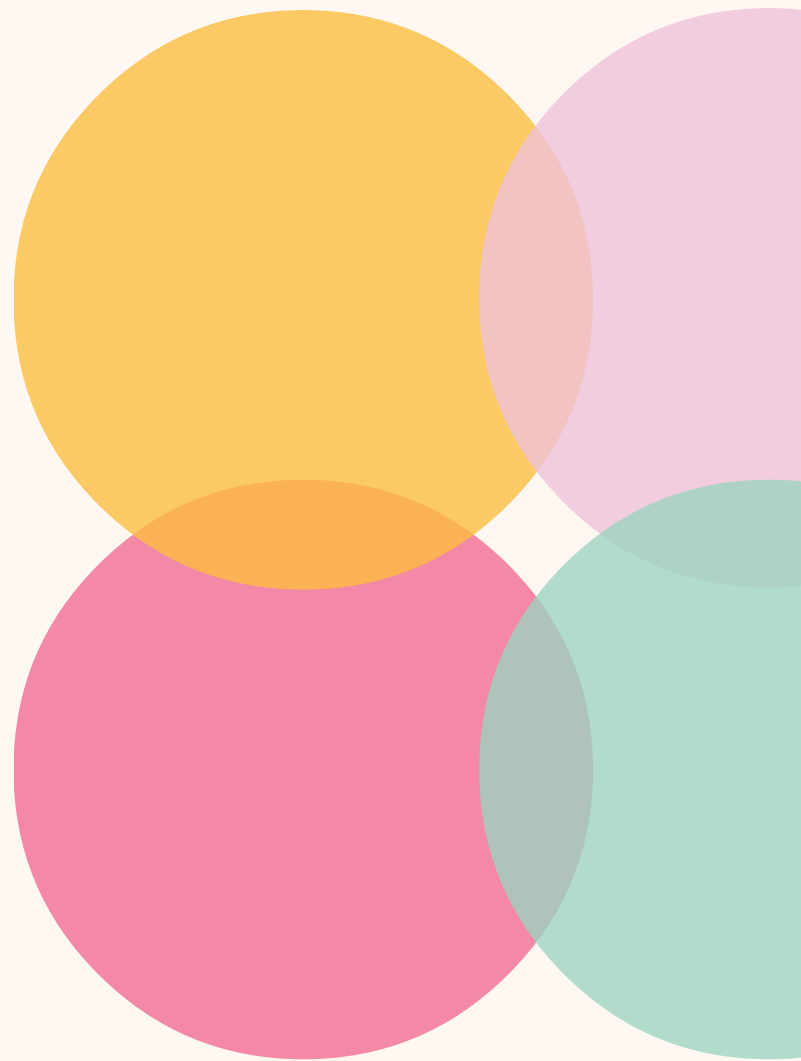


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MARCH



Spring clean your filing system!

Fill a file with some clear plastic wallets and then label each wallet with different categories. Things like gas, MOT, payslips, school residentials, receipts to keep, tax docs and anything else you need to keep.

Decide what you need to keep and safely dispose of the rest. I keep different things for different lengths of time but here's my general guidelines:

- * Bank statements and credit card bills – 1 year as I know I can always get copies from my bank at a small charge if I need them outside of this period (which I never have)
- * Utility bills – 1 year or if I get billed quarterly then I keep the last two bills so only six months for those.
- * Receipts – until the returns period has passed and any warranty has lapsed.
- * Insurance policies – until the next policy document is sent.

Sort your documents into the relevant wallets and you have a perfectly organised household file.

It really is as easy as that - now you just have to keep on top of it!

Car

Home

Savings

"Top Tip: have a holding area for mail so you can keep it safe until you have chance to file it away."

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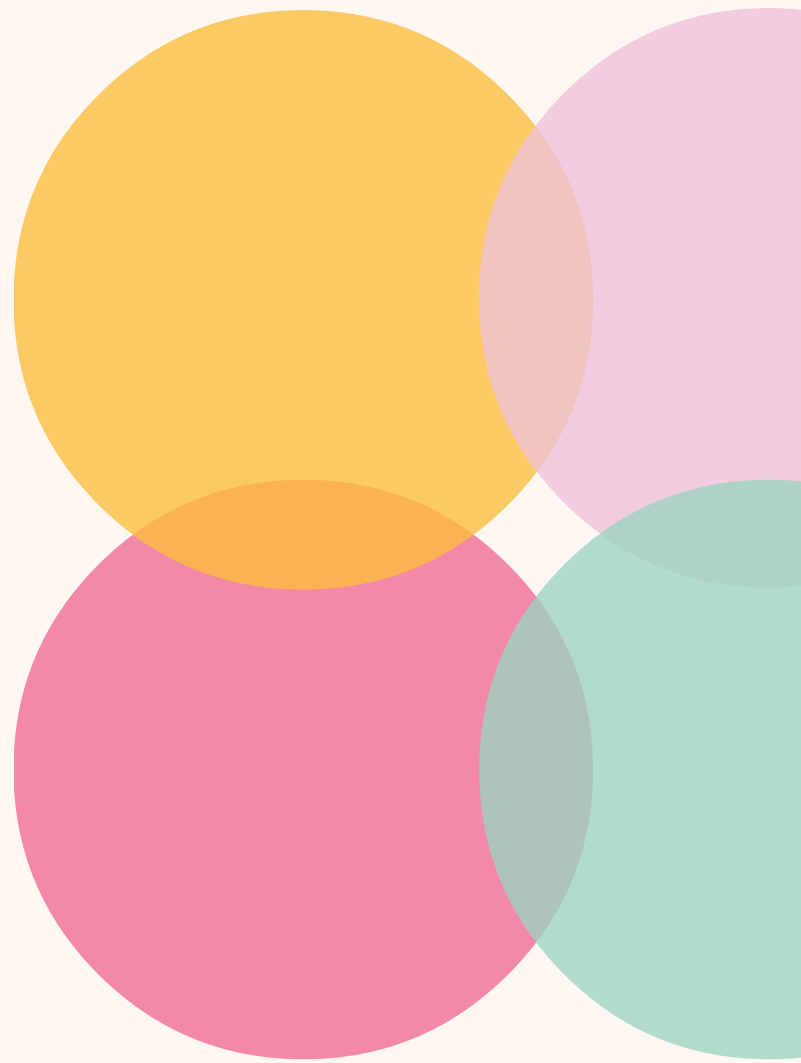


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APRIL



enjoy
every
moment.

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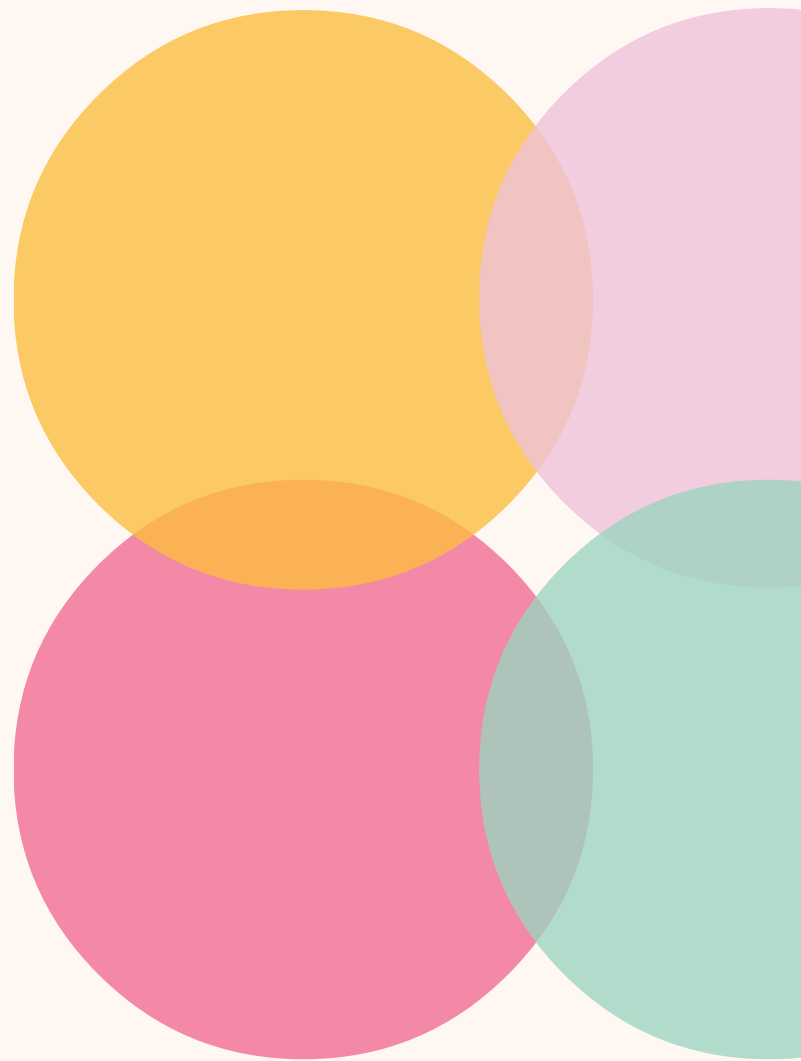


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MAY



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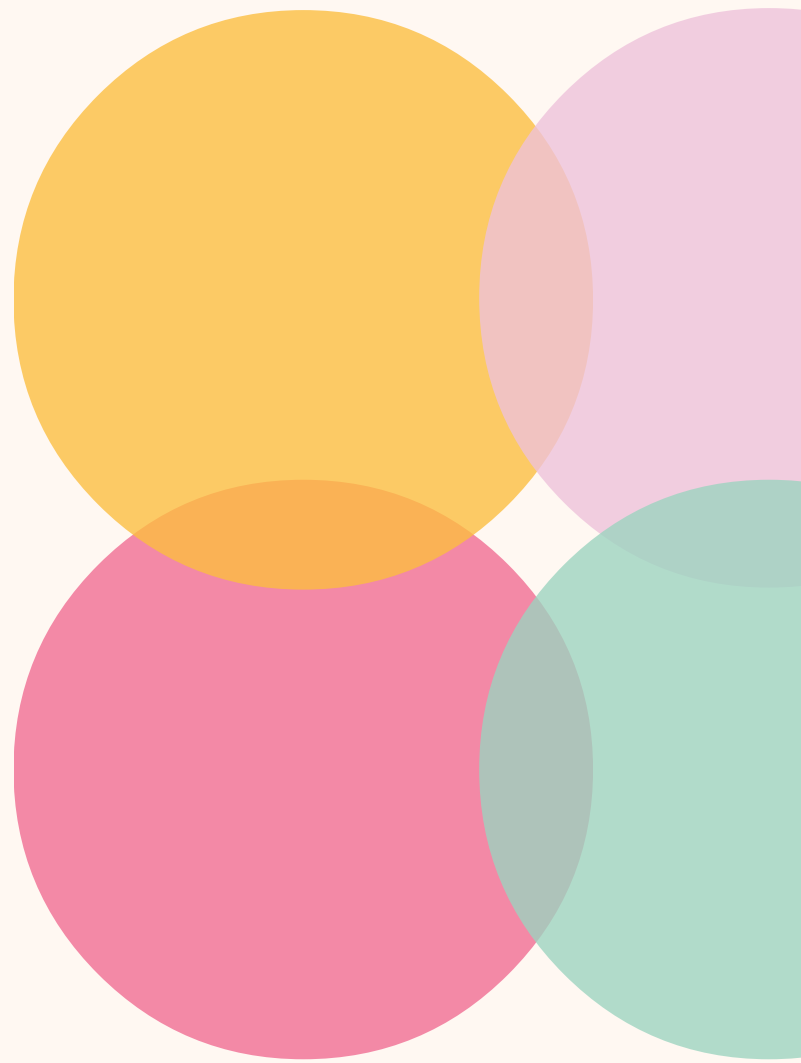


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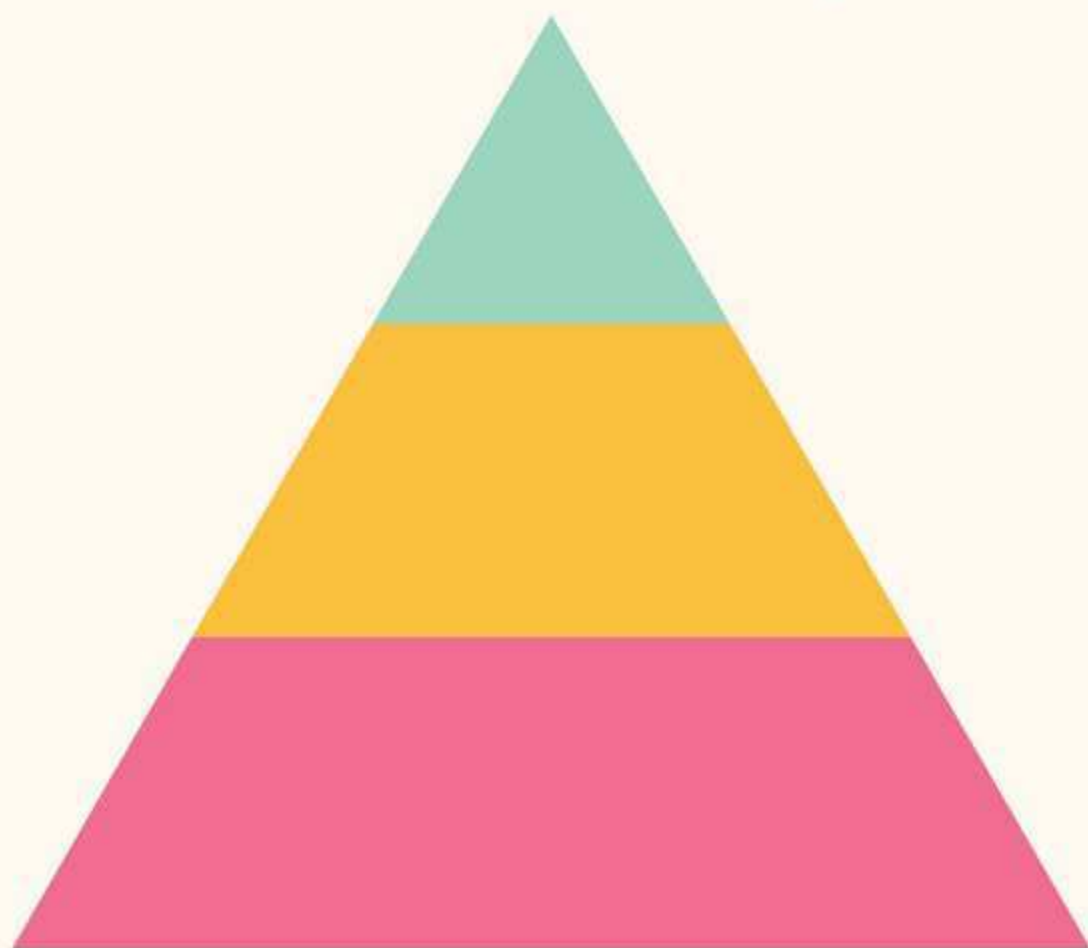
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JUNE



We're half way
through the year!

MAKE SURE YOUR BUDGET IS STILL
ACCURATE AND SEE HOW YOU'RE DOING
AGAINST YOUR GOALS.



YOUR MONTHLY BUDGET REVIEW

SECTION A - YOUR INCOME DETAILS

Pay (after tax)	£
State pension	£
Personal pension	£
Benefits	£
Tax credits	£
Family allowance	£
Child maintenance	£
Savings / Investment income	£
Other income 1	£
Other income 2	£
Other income 3	£
Total monthly household income:	£



YOUR MONTHLY BUDGET REVIEW

SECTION B - YOUR MONTHLY OUTGOINGS

HOUSEHOLD BILLS

Mortgage payment	£
Any associated property costs such as mortgage endowment payments, ground rent, service charges etc.	£
Rent	£
Life insurance	£
Home insurance	£
Council tax	£
Gas	£
Electric	£
Water	£
Home phone	£
Internet	£
TV licence	£
Satellite TV / Digital TV	£
Home and garden maintenance	£
Other costs 1	£
Other costs 2	£



YOUR MONTHLY BUDGET REVIEW

THE COST OF LIVING

Weekly shopping budget, including food, cleaning, personal hygiene etc.	£
Packed lunches / school dinners	£
Cigarettes	£
Mobile phone (average monthly bill for all mobiles that are paid for out of this budget - including pay as you go top ups)	£
Newspapers / magazines	£
Clothing and shoes	£
Hair cuts / beauty treatments	£
Eye care	£
Dental care	£
Medical costs	£
Other costs 1	£
Other costs 2	£

FINANCIAL AND INSURANCE COSTS

Bank interest and charges	£
Monthly savings	£
Pension contributions	£
Loan 1 repayments	£
Loan 2 repayments	£
Credit card 1 repayments	£
Credit card 2 repayments	£



YOUR MONTHLY BUDGET REVIEW

Credit card 3 repayments	£
Credit card 4 repayments	£
Credit card 5 repayments	£
Hire purchase 1 repayments	£
Hire purchase 2 repayments	£
Income protection insurance	£
Any other insurance costs	£
Additional monthly financial or insurance payments 1	£
Additional monthly financial or insurance payments 2	£
Additional monthly financial or insurance payments 3	£

FAMILY RELATED COSTS

Childcare	£
School cost	£
Activities and clubs	£
Treats	£
Pocket-money	£
Maintenance payments	£
Pet food	£
Pet insurance	£
Vet bills	£
Charitable donations	£



YOUR MONTHLY BUDGET REVIEW

Other family related costs 1	£
Other family related costs 2	£
Other family related costs 3	£

TRANSPORT COSTS

Fuel	£
Maintenance and repairs	£
Road tax	£
Insurance	£
Loan repayments	£
Breakdown cover	£
Regular parking charges	£
Other travel costs (ie) bus fares / train fares / taxis etc.	£
Other transport and travel related costs 1	£
Other transport and travel related costs 2	£
Other transport and travel related costs 3	£

FUN MONEY

Birthdays	£
Christmas	£
Meals out / Takeaways	£
Going out	£



YOUR MONTHLY BUDGET REVIEW

Music and film	£
Sports / gym membership	£
Lottery	£
Hobbies	£
Days out	£
Holidays	£
Other fun related costs 1	£
Other fun related costs 2	£
Other fun related costs 3	£

Total monthly outgoings:	£
--------------------------	---

Now you have all of your incomings and outgoings written down, you can work out what your disposable income is (or should be) after your bills have been paid each month:

Section A - Total monthly household income:	£
Minus	-
Section B - Total monthly outgoings:	£
Section C - Disposable income	£

HOW DOES IT LOOK?



A new month, a new start!

Take some time to reflect on what went well and what you'll do differently this month!

What's your weekly shopping budget this month? Can you reduce it at all?

Any one-off expenses this month that aren't included in your budget? Do you have a plan to pay for them?

Do you have any plans to make any extra money this month?

Monthly Mini Targets

Is there something you want to achieve this month?

Write it down and take action to DO IT!

Mini Target 1

Mini Target 2

Mini Target 3

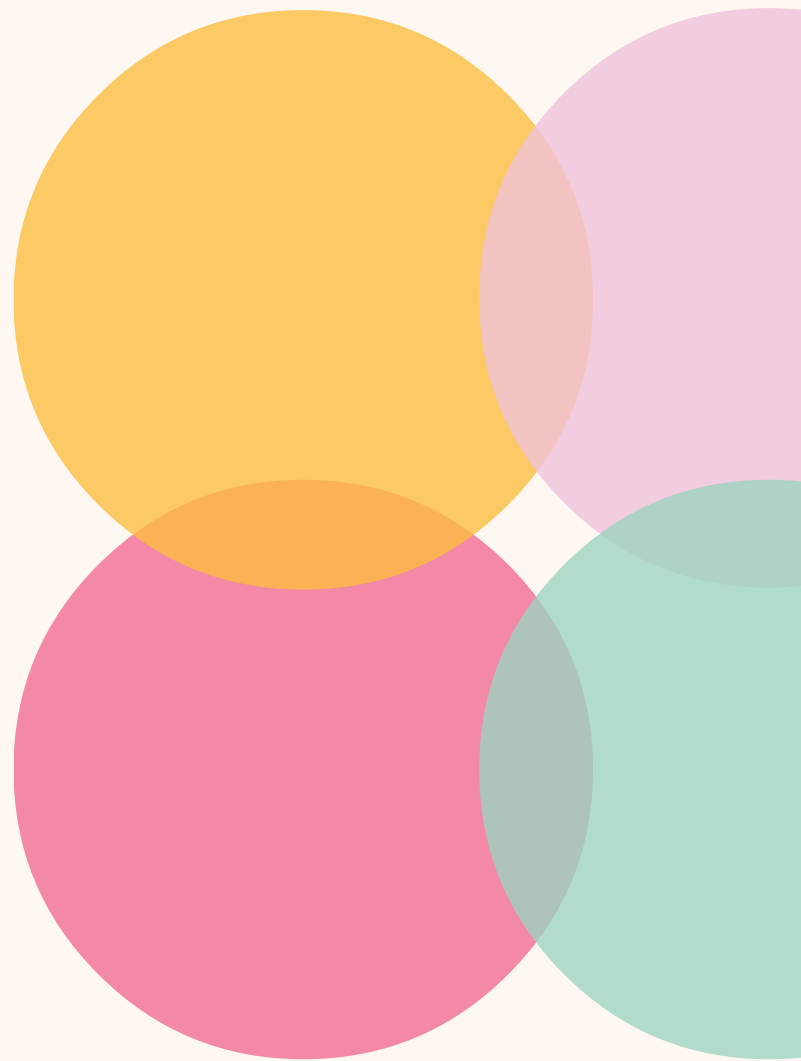


How many 'no spend' days
can you manage this month?



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JULY



Life is good

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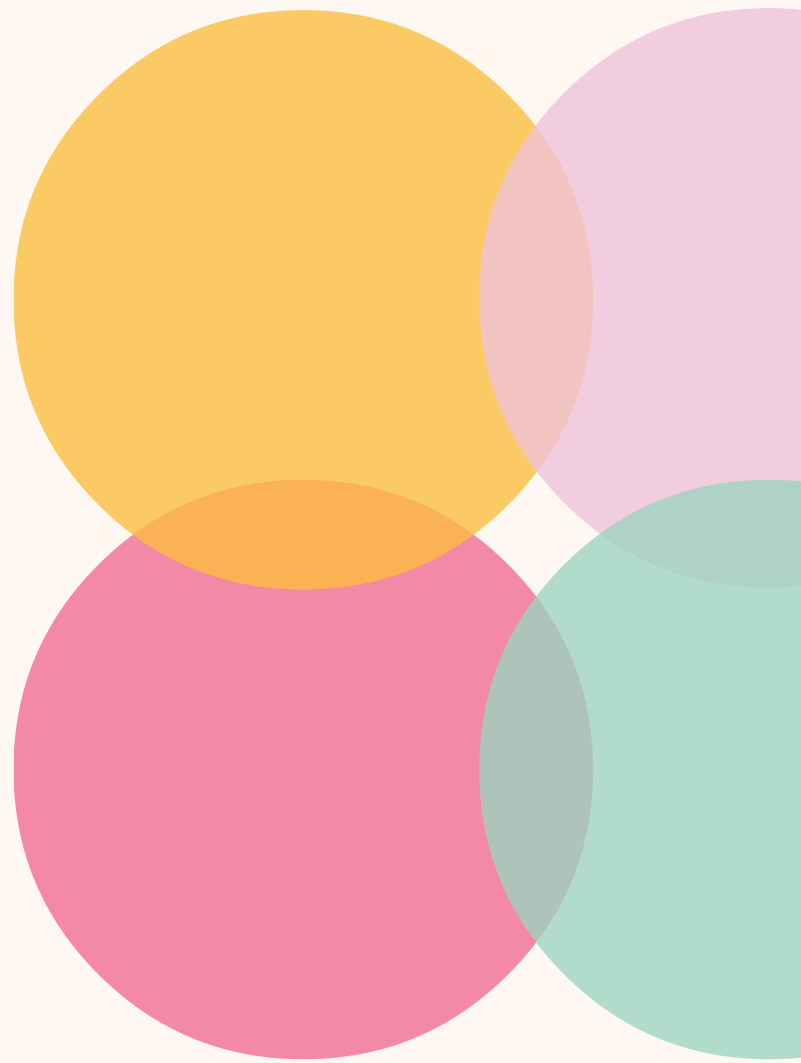


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AUGUST



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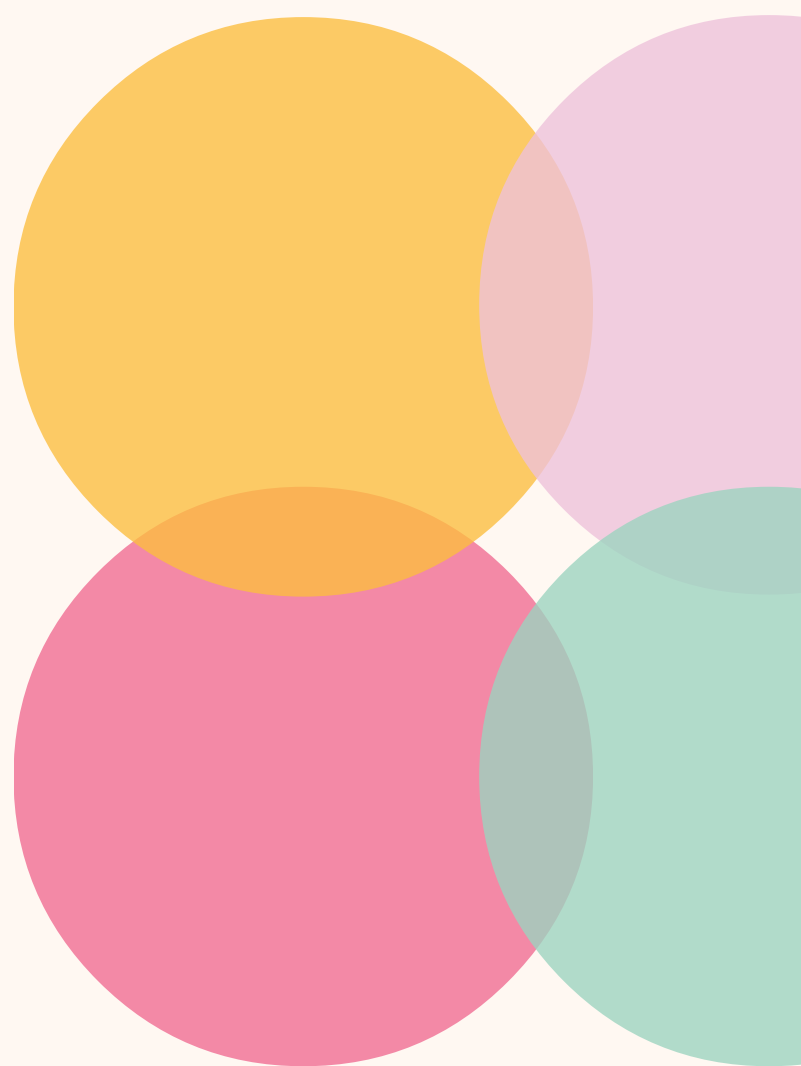


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SEPTEMBER



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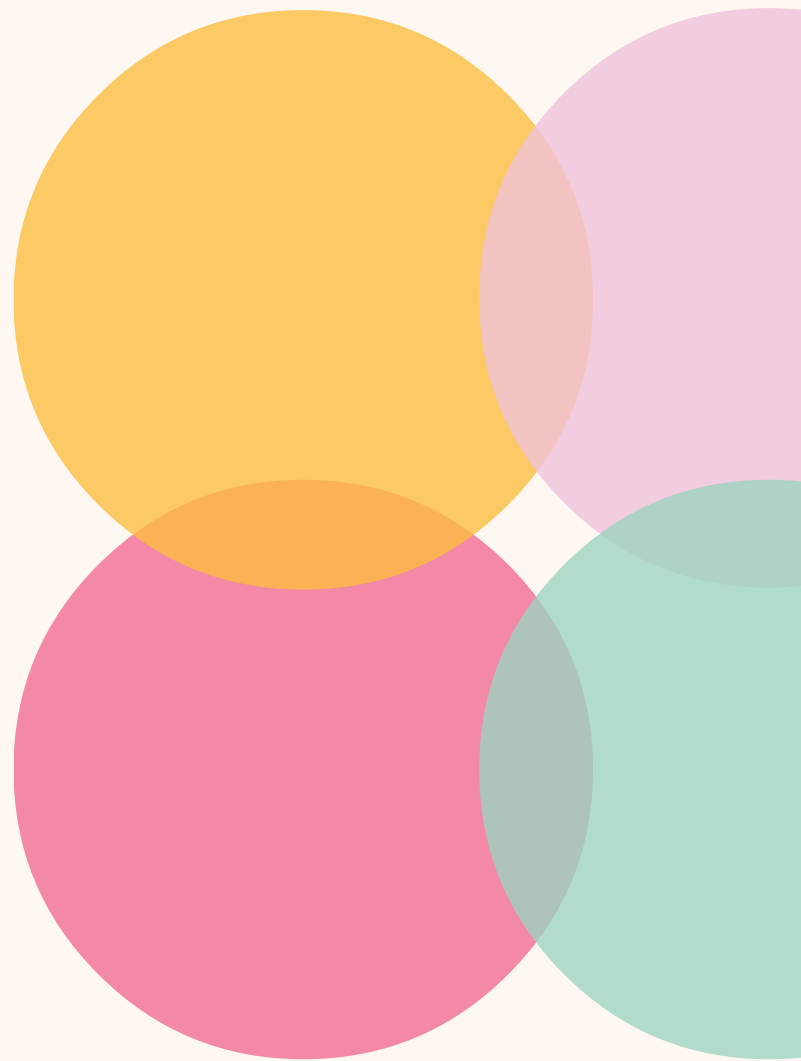


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OCTOBER



live
your
dream.

Start planning for Christmas!

- WORK OUT YOUR BUDGET
- DECIDE WHO YOU' RE BUYING FOR
- BUY SOMETHING EACH WEEK

Top Tip:

There are
loads of
Christmas

moneysaving ideas at
www.frugalfamily.co.uk

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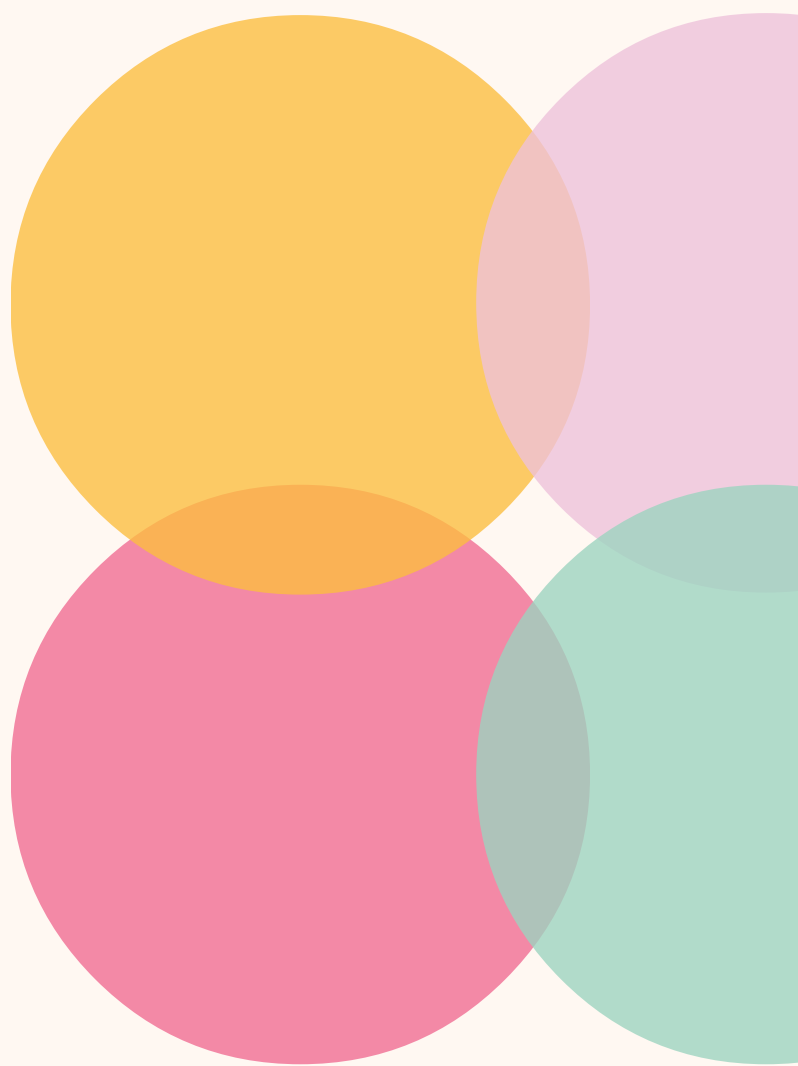


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NOVEMBER



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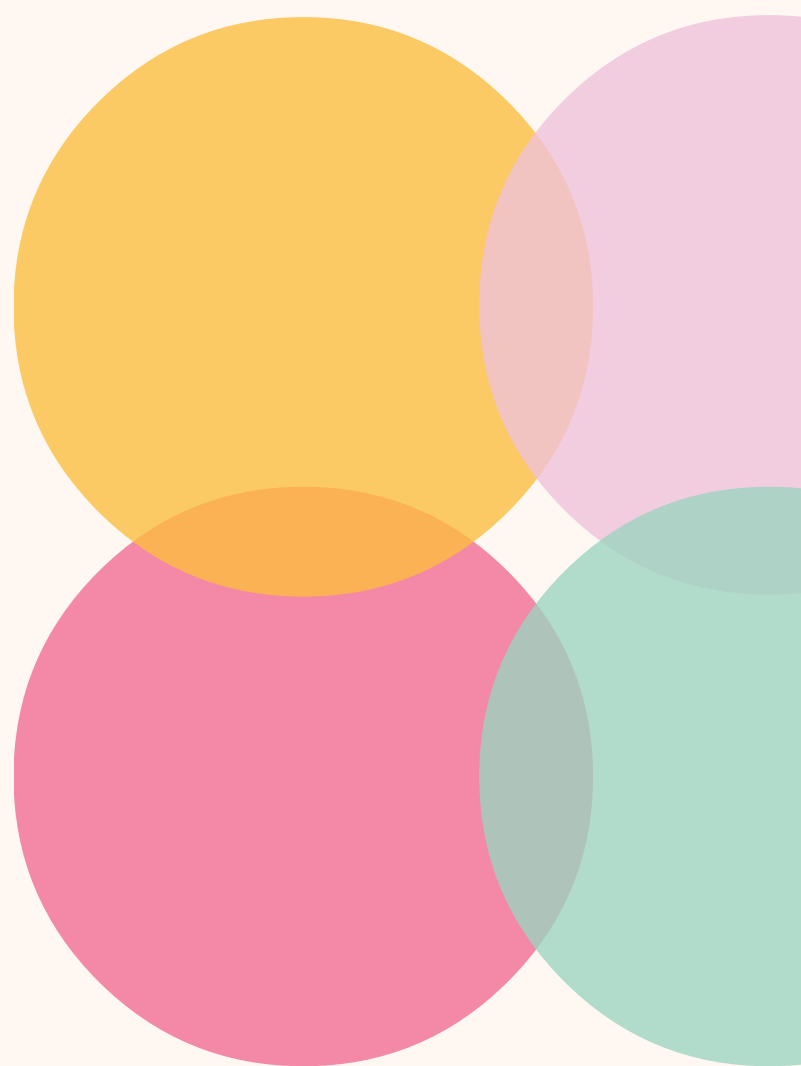


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DECEMBER



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Mini Target 3



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