

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?

