

Budget Planner

There is often a difference in the total amount of disposable income people think they have and what is actually available to them after paying all of the monthly bills etc. Here is a simple planner which will give you an idea of your monthly budget.

Please note that to work out monthly figures from weekly ones you will need to multiply that number by you will need to multiply by 52 and then divide by twelve: i.e. If your food bill totals £50 p/week, you would need to multiply this by 52 (giving you a total of £2600) and then divide this by twelve to get your monthly figure (in this instance it is £216.67).

Your Monthly Income	Amount
Your earnings after tax	
Your partners earnings after tax	
Child Benefit	
Tax Credits	
Pension / Pension Credit	
Other Income	
Other Income	
Total Income	

Your Monthly Outgoings	Amount
Mortgage / Rent	
Council Tax	
Home/Building/Content Insurance	
Life Insurance	
Gas/Electric/Water/Sewage	
Food & Toiletries	
Phone/Internet/Sky/Virgin	
TV Licence	
Car Insurance/Tax/Petrol/MOT	
Other travel costs (buses, taxis)	
Entertainment (going out i.e. cinema)	
Cigarettes/Tobacco	
Loan Repayments	
Store Cards / Credit Cards	
Other expenditure	
Other expenditure	
Total Outgoings	
Disposable Income (Income minus Outgoings)	