

your budget planner

How much is coming in?

Are you claiming all the benefits that you are entitled to? If your income has fallen you may be entitled to more housing benefit.

Housing benefit

£

Wages after tax

£

Partner's wages after tax

£

Child benefit

£

Disability benefits

£

Income support

£

Maintenance payments

£

Tax credits

£

Pensions

£

Savings interest

£

Other income

£

Total incoming

£

Simply write down how much money comes in and how much goes out. It's up to you whether you do it for each week or for each month. By adding up how much money you have coming in and then taking away everything that goes out, it will show how much money you have left. Be honest with yourself!

Keep your financial details up-to-date by downloading spare copies of this budget planner from www.money-box.org.uk

How much is going out?

Are you spending more than 10 per cent of your income on heating and lighting your home? If so then you are in what the Government calls 'fuel poverty' and you could be entitled to special cheap rates – called social tariffs – from your energy supplier.

Regular bills

Mortgage or rent

£

Council tax

£

Insurance

£

Maintenance payments

£

Gas/oil

£

Electricity

£

Water and sewerage

£

Home phone/mobile phone

£

TV Licence/NTL/Sky TV

£

Loan(s)/CCJ/catalogues

£

Credit card repayments

£

Car tax

£ _____

Car insurance

£ _____

School costs (dinners)

£ _____

Appliance rental

£ _____

Internet bills

£ _____

Life insurance

£ _____

Medical Insurance

£ _____

Pension

£ _____

Other

£ _____

Everyday spending

Childcare

£ _____

Food/groceries

£ _____

Petrol

£ _____

Public transport

£ _____

Evening classes

£ _____

Other

£ _____

Occasional costs

Birthdays

£ _____

Pocket money for kids

£ _____

School trips

£ _____

Car repairs/MOT/servicing

£ _____

Clothing

£ _____

Decorating

£ _____

Dentist/optician

£ _____

Holidays

£ _____

Christmas club

£ _____

Vet bills/insurance

£ _____

Other

£ _____

Have you remembered?

Regular savings

£ _____

Hair cuts and beauty treatments

£ _____

Socialising (cinema, eating out)

£ _____

Sports club membership

£ _____

Newspapers and magazines

£ _____

Casual spending (sweets etc)

£ _____

Cigarettes/alcohol

£ _____

Trips out

£ _____

National lottery

£ _____

Other

£ _____

Total outgoing

£ _____

How much is left

Look at how much money you could save by going out a little less or cutting down on luxuries such as cigarettes. If you have access to the internet, why not try the interactive budget planner at www.moneysavingexpert.com



Turn to the back page to see where you can get FREE help.

Total incoming

£ _____

Total outgoing

£ _____

Money left over/money needed

£ _____