

Name/s:

Creating a budget is important for managing your finances, achieving financial goals, and making informed spending decisions.

To make sure the information you're filling in is as accurate as possible, it is useful to have documents on hand to refer to (bank statements, past bills etc).

| Monthly income  | Person 1               | Person 2               |
|---|------------------------|------------------------|
| Salary/wages after tax  | £ <input type="text"/> | £ <input type="text"/> |
| Other earnings  | £ <input type="text"/> | £ <input type="text"/> |
| Benefits (including Child benefit, Child Tax Credits, and Income Support) | £ <input type="text"/> | £ <input type="text"/> |
| Savings/investments   | £ <input type="text"/> | £ <input type="text"/> |
| Pensions  | £ <input type="text"/> | £ <input type="text"/> |
| <b>TOTAL INCOME</b>   | £ <input type="text"/> | £ <input type="text"/> |
| <b>Monthly outgoings</b>  |                        |                        |
| Rent/mortgage   | £ <input type="text"/> | £ <input type="text"/> |
| Bank account fees/overdraft costs   | £ <input type="text"/> | £ <input type="text"/> |
| Council tax   | £ <input type="text"/> | £ <input type="text"/> |
| Water/sewerage  | £ <input type="text"/> | £ <input type="text"/> |
| Electricity   | £ <input type="text"/> | £ <input type="text"/> |
| Gas   | £ <input type="text"/> | £ <input type="text"/> |
| Groceries   | £ <input type="text"/> | £ <input type="text"/> |
| Phone bills   | £ <input type="text"/> | £ <input type="text"/> |
| Internet  | £ <input type="text"/> | £ <input type="text"/> |
| Tv license/streaming services   | £ <input type="text"/> | £ <input type="text"/> |

**Monthly outgoings**

**Person 1**

**Person 2**

Public transport

£

£

Petrol/parking

£

£

Car insurance

£

£

MOT/ servicing

£

£

Road tax

£

£

Other car payments

£

£

Childcare

£

£

Life/ income insurance

£

£

Other insurance

£

£

Entertainment

£

£

Gym membership

£

£

Dinners out

£

£

Alcohol/cigarettes

£

£

Other

£

£

**TOTAL OUTGOINGS**

£

£

**Savings goals (i.e holiday, deposit, emergency fund)**

**Goal**

**Amount needed**

**Comments**

£

£

£

£

£

Summary

|                 |                                |
|-----------------|--------------------------------|
| Total income    | <input type="text" value="£"/> |
| Total outgoings | <input type="text" value="£"/> |
| Amount left     | <input type="text" value="£"/> |

From the amount left how much will be saved and how much spent?

|       |                                |
|-------|--------------------------------|
| Saved | <input type="text" value="£"/> |
| Spent | <input type="text" value="£"/> |

Changes for next month

Additional notes