EXPENDITURE	£
Mortgage	
Rent	
Board	
Ground/service charge	
Council tax	
Water rates	
Gas	
Electricity	
Oil	
Coal	
Coal	
Landline Telephone	
Mobile Telephone	
Internet	
TV Licence	
Enhanced TV package	
Household insurance	
Life, health & critical illness insurance	
Private pension	
Appliance insurance	
Public transport	
Vehicle hire purchase	
Vehicle insurance	
Vehicle fuel	
Vehicle maintenance	
(including MOT and servicing)	
Vehicle tax	
Breakdown cover	
Other travel	
Child maintenance	
Secured loan	
Court and legal fines	
Unsecured debt payments (including loans, credit cards and catalogues)	
Savings	
Child care	
Clothing	
Food and housekeeping	
Children's pocket money	
Dental	
Optical	
Medicines	
Smoking	
Contingency	
TOTAL EXPENDITURE	0.00
	3.00



## **Budget Planner**

Please find below a list of common sources of income and expenditure categories.

It's a good idea to look through your bank statements to establish exactly what you pay for everything.

It may be that you're paid weekly but pay most of your bills on a monthly basis, or vice versa. You need to decide what budget would work best for you monthly, 4-weekly, fortnightly or weekly.

Make sure that you convert everything using the formula below:

WEEKLY TO MONTHLY

Weekly Pay x 52

12

MONTHLY TO WEEKLY

Monthly Pay x 12

52

Fortnightly Pay x 26

12

FORTNIGHTLY TO MONTHLY MONTHLY TO FORTNIGHTLY

Monthly Pay x 12

26

4 WEEKLY TO MONTHLY

4 Weekly Pay x 13

12

MONTHLY TO 4 WEEKLY

Monthly Pay x 12

13

INCOME	£
Wages (First Party)	
Wages (Second Party)	
Self-Employed Income	
Additional Income	
Pension (First Party)	
Pension (Second Party)	
Child Benefit	
Working Tax Credits	
Jobseekers Allowance	
Disability Living Allowance/PIP	
Child Maintenance	
Income From Lodger	
TOTAL INCOME	
TOTAL INCOME	

## **DISPOSABLE INCOME**

(Total Income - Total Expenditure)

£ 0.00