

# Budget Planner

## Get to know your monthly outgoings

It's always better to have a clear understanding of your finances, including how much your monthly bills and other outgoings are, and how much you're spending on non-essentials.

Use this simple exercise to help you understand your money better.



## Essential outgoings

<b>Mortgage</b>	£	<b>TV License</b>	£	<b>Council Tax</b>	£
_____		_____		_____	
<b>Utilities</b>	£	<b>Loans</b>	£	<b>Groceries</b>	£
_____		E.g. Car finance		_____	
<b>Credit cards</b>	£	<b>Other essentials</b>	£	<b>Car insurance/ tax/maintenance</b>	£
_____		E.g. Childcare, education fees, public transport		_____	
<b>Rent</b>	£				

## Non-essential outgoings

<b>Broadband</b>	£	<b>Entertainment packages</b>	£	<b>Gym</b>	£
_____		E.g. Satellite, cable or streaming services		_____	
<b>Mobile phone</b>	£	<b>Clothing</b>	£	<b>Lifestyle</b>	£
_____		_____		E.g. Leisure activities, meals out, holidays	
<b>Insurance</b>	£	<b>Savings</b>	£	<b>Other</b>	£
E.g. Life, pet, travel, home		_____		Miscellaneous	

**Total monthly outgoings**

£

**Total monthly income (after tax)**

£

**Total (income – outgoings)**

£