



My detailed budget

Income (money coming in)

	Weekly	Monthly	To check
Salary / Wages (take home)			
Partners' Salary / Wages (take home)			
Maintenance or Child Care (paid to me)			
Boarders or Lodgers			
Other Family Contributions (eg. Board)			
Student Loans & Grants			
Job Seekers Allowance (Income based)			
Job Seekers Allowance (Contribution based)			
Income Support			
Working Tax Credit			
Child Tax Credit			
Child Benefit			
Incapacity Benefit / Statutory Sick Pay			
Disability Living Allowance / PIP / Attendance Allowance			
Carer's Allowance			
Other (e.g. Maternity Allowance, Statutory Maternity Pay)			
State Pensions			
Private or Work Pensions			
Pension Credit - Guarantee Savings			
Housing Benefit and/or Discretionary Housing Payment			
Council Tax Reduction Scheme			
Income from savings, e.g interest received			
Other			
Total Income			

Expenditure (money spent)

		Weekly	Monthly	To check
Household	Rent (total bill) / Mortgage			
	Ground Rent & Service Charges			
	Other Secured Loans			
	Mortgage Endowment & Mortgage Protection			
	Insurances -Buildings / Contents / appliances			
	Pension & Life Insurance			
	TV Licence			
	Council Tax (total bill)			
	Bank account fee / overdraft cost / unpaid charges			
	Repairs / House Maintenance			
	Hire Purchase / Conditional Sale			
Utility	Gas			
	Electric			
	Water			
	Other Utility Costs (Coal, Oil, Calor Gas)			
Care costs	Maintenance or Child Support			
	Childcare Costs			
	Adult Care Costs			
Legal Cost	Magistrates' Court Fines			
	Tax/National Insurance (non PAYE)			
Phone / Internet / Satellite	Home phone			
	Mobile phone			
	Phone insurance			
	Cable, Satellite & Internet			
	Total			

		Weekly	Monthly	To check
Transport	Public Transport (e.g. Bus, Train)			
	Other (e.g. Taxis)			
	Car Insurance			
	Road Tax			
	Fuel (e.g. Petrol, Diesel, Oil)			
	MOT & Car Maintenance			
	Breakdown or Recovery			
	Parking Charges or Tolls			

Consumables	Food			
	Cleaning & Toiletries			
	Newspapers & Magazines			
	Cigarettes & Tobacco			
	Alcohol			
	Laundry & Dry Cleaning			
	Clothing & Footwear			
	Nappies & Baby Items			
	Pet Food			

Other costs	Eating out, cinema, entertainment			
	Hair Cuts			
	TV, Video & Other Appliance Rental			
	School Meals & Meals at Work			
	Pocket Money & School Trips			
	Lottery & Pools etc			
	Hobbies / Leisure / Sport			
	Gifts (Christmas, birthday, charity etc)			
	Vet Bills & Pet Insurance			
	Health (e.g. Prescriptions, dentist, glasses)			
	Total			

		Weekly	Monthly	To check
Other costs	Other			
	Other			
	Other			

Other money I owe	Personal loan			
	Catalogue			
	Credit Card			
	Store Card			
	Pay day loan			
	Family and friends			
	Other			
	Other			
	Other			
Total				

Total Expenditure (page 2)			
Total Expenditure (page 3)			
Total Expenditure (page 4)			
Total Expenditure (overall)			
Total Income (page 1)			
Total money left (Income – Expenditure)			