



My Personal Budget Where do I start?

If you have not done a budget before these are the main things you need to think about:

My Money In

	Weekly	Monthly
Wages		
Benefits and tax credits		
Pensions		
Other		
Total in		

My Money Out

	Weekly	Monthly
FOR YOUR HOME		
Mortgage or rent		
Council Tax (or amount not covered by benefit)		
Water rates		
Gas		
Electric		
Other Fuel		
TV Licence		
Building/Contents Insurance		
Decoration / repairs		
Other		

	Weekly	Monthly
FOR YOU AND YOUR FAMILY		
Food and drink		
Clothing and shoes		
Cleaning / laundry and toiletries		
School meals/ expenses		
Childcare / babysitting costs		
Bus fares / petrol / car costs		
Going out / holidays / entertainment		
Prescriptions / dentist		
Pets		
Telephone / internet / mobile/ TV		
Mobile		
Other		

FOR MONEY YOU OWE		
Arrears		
Court Fines and Maintenance Payments		
Catalogues / hire purchase / loans		
Credit cards		
Bank charges		
Family / friends		
Other		
Total out		

(Delete total to automatically update) Money In less Money Out

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Money saved each month

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Donations given / other

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Money left over

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To change from weekly to monthly: Multiply by 52 and divide by 12
 To change from monthly to weekly: Multiply by 12 and divide by 52
 To change from 4 weekly to weekly: Divide by 4