

BUDGET WORKSHEET

Use this worksheet to build a basic household budget.

Creating a budget can seem like a big job, but we're here to help. Use the headings here to help guide you – don't worry if not all of them are relevant to you – and you'll see that creating a budget is easier than you think!

	Current (£)	Ideas/ Notes
Monthly Income	Take Home Pay from Employment	
	Other Income (from Pensions, Savings, etc)	
	Total Income £	
Expenses	At Home	
	Rent/Mortgage	
	Home Improvements/Maintenance	
	Garden Maintenance	
	Home and Contents Insurance	
	Utilities and Bills	
	Gas/Electricity	
	Water	
	Home Phone	
	Mobile Phone	
	Internet	
	TV License/Digital or Satellite Subscription	
	Transport	
	Car Finance Payment	
	Car Maintenance (Fuel, Service, MOT)	
	Car Insurance/Tax	
	Public Transport (Buses, Taxis, Trains)	
	Groceries	
	Food and Drink/Household Items	
	Personal and Healthcare	
	Prescriptions/Regular Medicines	
	Dentist Fees	
	Opticians Fees	
	Private Health Insurance	
	Gym Membership	
	Haircare/Beauty Treatments	

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		Current (£)	Ideas/ Notes	
Expenses	Family			
	Childminders/Babysitters			
	Nursery/Playgroups			
	School Essentials (Uniform, Stationary, Books)			
	School Meals			
	School Trips			
	Childrens' Clothes			
	Childrens' Activities/Equipment (eg. Swimming Lessons, Music Lessons)			
	Entertainment			
	Cinema/Theatre/Concert Tickets			
	Eating Out/Nights Out			
	New Clothes/Shoes			
	Family Days Out			
	Holidays			
	Other Expenses			
	Other Regular Repayments (eg. Loan Repayments, Credit Card Repayments)			
	Regular Payments to Savings			
	Other Spending			
	Total Expenses		£	

Total Income £

£

- Total Expenses

£

= Differences

£