

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

Mortgage	£
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Utilities	£
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Credit cards	£
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Rent	£

TV License	£
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Loans	£
E.g. Car finance	
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Other essentials	£
E.g. Childcare, education fees, public transport	

Council Tax	£
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Groceries	£
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Car insurance/ tax/maintenance	£

Non-essential outgoings

Broadband	£
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Mobile phone	£
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Insurance	£
E.g. Life, pet, travel, home	

Entertainment packages	£
E.g. Satellite, cable or streaming services	
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Clothing	£
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Savings	£

Gym	£
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Lifestyle	£
E.g. Leisure activities, meals out, holidays	
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Other	£
Miscellaneous	

Total monthly outgoings

£

Total monthly income (after tax)

£

Total (income – outgoings)

£