DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

|  |  |  |
| --- | --- | --- |
| Date receiving  INCOME | Description | Amount |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |

TOTALS

EXPENSES

|  |  |  |
| --- | --- | --- |
| Date account debited | Description | Amount |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |
|  |  | £ |

|  |  |
| --- | --- |
| Total Income | £ |
| Total Expenses | £ |
| Disposable Budget (Left Over) | £ |

To help you budget accurately, you need to know what spending is essential and what is not. You can personalise our table as something that might be ‘essential’ to you, might not be necessary to another. Here are some examples:

Essential Spending

* Mortgage or rent payments
* Insurances: life, income, buildings and car
* Council Tax
* Utility Bills
* Childcare
* Public Transport
* Car: tax, insurance and fuel
* Food
* Cleaning/Toiletries
* Baby items: nappies and milk, etc.

Non-essential Spending

* Subscriptions – Netflix, gym, etc.
* Alcohol or Cigarettes
* Beauty treatments
* Shopping
* House keeping
* Hobbies
* Gifts
* School Trips
* Toys
* Leisure/Sports