

Budget Worksheet

Income		Amount	Comments	Monthly
Income	Take Home Salary (After Tax) 1			
	Take Home Salary (After Tax) 2			
	Pension			
	Maintenance / Child support			
	Lodgers / property / non-dependants			
Benefits	Income support			
	Job Seekers Allowance			
	Child Benefit			
	Sickness & disability benefits			
	Housing benefits			
	Working Tax Credit			
	Child Tax Credit			
			Total income:	

Expenditure		Regular payments account	Cash account (weekly)	Savings (monthly)	Monthly total (weekly x 4)
Home	Rent and Mortgage				
	Ground Rental and Service Charge				
	Council Tax				
	Water				
	Gas / Electric / Oil				
	TV Licence				
	TV Package				
	Landline				
	Mobile Phone				
	Internet				
	Buildings & Contents Insurance				
Living costs	Food and Supplies				
	Clothing and Footwear				
	Laundry and Dry Cleaning				
	Health costs - dental and prescriptions				
	Bank Account Fee				

Expenditure continued		Regular payments account	Cash account (weekly)	Savings (monthly)	Monthly total (weekly x)
Travel	Petrol / Diesel / LPG				
	Vehicle Maintenance (including MOT)				
	Vehicle Tax				
	Vehicle Insurance				
	Rail / Bus / Taxi				
Family and Pets	School Costs				
	Child Leisure / Hobbies				
	Pocket Money				
	Childcare				
	Child Maintenance / CSA				
	Vet bills and insurance				
Leisure	Meals and Drink Out				
	Hobbies				
	Big Days Out				
	Newspapers and Magazine Subscriptions				
Future needs	Christmas				
	Birthdays				
	Holidays				
	Home Improvements				
	Pension				
	Lump Sum Savings				
Giving	Charitable Giving				
	Religious Giving				
	CAP Life Changer gift				
Debt repayment	Overdraft Repayments				
	Credit Card Repayments				
	Personal Loan				
	Hire Purchase				
	Vehicle Hire Purchase				
Sub-totals:					
Grand total of all expenditure:					

Total income:	
Less total expenditure:	
Total surplus income:	