

Personal Household Budget

Income	Monthly	Annual
Net pay for you (total pay from work)		
Net pay for partner/spouse		
Investment income (eg. ISA, savings, pension etc)		
Interest from savings		
Other (tax-credits, child benefit, etc)		
Total income	£	£

Routine (fixed) expenses	Monthly	Annual
TV, internet and telephone, mobile		
Car payments		
Child care		
Credit/store card payments		
Insurance (property, car, life, health)		
Rent or mortgage		
Utilities (gas, water, electric)		
Council tax		
Service charges (if separate to rent)		
Other		
Total routine expense	£	£

Variable expenses	Monthly	Annual
Babysitting		
Food		
Child care		
Transportation (petrol, car servicing, MOT, maintenance, parking, taxis)		
Holidays and trips		
Clothes (purchasing, dry cleaning)		
Education (school trips, football practice, dance class)		
Entertainment (meals out, cinema, drinks with friends)		
Gifts (birthdays, weddings, Christmas)		
Personal care (hair cuts, manicure etc)		
Medical (dentist, opticians, medication)		
Savings		
Other		
Total variable expenses	£	£

Total income	£	£
Total fixed and variable expenses	£	£
Difference between income and expenditure (surplus/deficit)	£	£

Don't forget, if you are experiencing financial difficulties then prioritise payments and keep your creditors informed of when they will be paid, your rent/mortgage keeps a roof over your head, it should be the no. 1 priority.