



## Handy Budget Planner

This Handy budget planner is designed to help you understand exactly what your current expenditure looks like and give you an overview of your regular outgoings. Reviewing your finances in this way not only highlights certain spending that you may not be aware of, but also prompts you to consider other solutions. By filling in this extensive planner you can give yourself a good head-start before speaking to your chosen financial adviser.

If you are currently in a joint financial situation with a significant other, you may find it useful to fill out one budget planner between you. We have made this easy by factoring in two columns as you can see below.

		Person 1	Person 2	Total (P1+P2)
Summary	<b>Total Incomes</b>	(a)	(b)	(c)
	<b>- Total Outgoings</b>	(d)	(e)	(f)
	<b>= Disposable Income</b>			

		Person 1	Person 2	Total (P1+P2)
Income	<b>Salary</b>			
	<b>Benefits and Tax Credits</b>			
	<b>Pension</b>			
	<b>Other income</b>			
<b>Total Incomes</b>		(a)	(b)	(c)

		Person 1	Person 2	Total (P1+P2)
Liabilities	Credit cards			
	Loans			
	Other debts			
Bills	Mortgage or rent			
	Ground rent or service charge			
	Council tax			
	Home insurance			
	Other insurance			
	Gas - Electricity			
	Water			
	Phone			
	Internet			
	TV Licence/Satellite			
	Additional Bills			
	Living Costs	Grocery shopping		
Take-aways and eating out				
Food/drinks at work				
Clothes and shoes				
Laundry and dry cleaning				
Hair cuts				
Toiletries				
Medicines, Dental & Eye care				
Entertainment				
Holidays				
Additional living costs				
Dependents	Maintenance/Child support			
	Childcare			
	School fees/trips/clubs/lunches			
	Support to children/relatives			
	Pets			
Travel	Fuel			
	Car insurance			
	Maintenance and repairs			
	Bus, tube and trams			
	Trains			
	Taxis			
<b>Total Outgoings</b>		(d)	(e)	(f)