Budget Planner

Managing your money so that you keep your debt under control can be tricky. Our budgeting tool will help you manage your finances effectively. Seeing where your money is going can help you make savings, you can budget for each week, month or quarter:

Money Coming In

A) Income

	Per Week	Per Month	Per Quarter
Wages / Salary / Pension			
Benefits / Tax Credits			
Maintenance			
Contributions from other people in household			
Other			
TOTAL IN (A)			

Money Going Out

B) Home

	Per Week	Per Month	Per Quarter
Rent / Mortgage			
Other Secured Loan			
Building Insurance			
Service Charge			
Contents Insurance			
Council Tax			
Gas			
Electricity			
Water			
Telephone			
TV Licence			
Rentals / Hire Purchase			
Other			
TOTAL (B)			

C) Food and Clothes

	Per Week	Per Month	Per Quarter
Food/ Groceries			
School Lunches			
Work Lunches			
School Uniforms			
Childrens Shoes			
Clothes / Shoes			
Other			
TOTAL (C)			

D) Travel

	Per Week	Per Month	Per Quarter
Petrol			
Car Insurance			
Car Tax			
Car Servicing			
Adults Fares			
Child Fares			
Other			
TOTAL (D)			

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E) Other Expenses

	Per Week	Per Month	Per Quarter
Child Minding/Maintenance			
University / School Fees			
Cigarettes			
Alcohol			
Meals/Drinks out			
Subscrptions			
Savings			
Prescriptions / Health costs			
Life Insurance			
Gifts			
Other			
TOTAL (E)			

F) Debt Arrears

	Per Week	Per Month	Per Quarter
Mortgage Rent Arrears			
Secured Loan Arrears			
Council Tax Arrears			
Electricity Arrears			
Gas Arrears			
Court Fine Arrears			
Maintenance Arrears			
Hire Purchase Arrears			
TOTAL (F)			

G) TOTAL OUT (B+C+D+E+F)

Per Week	Per Month	Per Quarter

Disposable Income

H) MONEY LEFT OVER FOR DEBTS

A - G = H

Per Week	Per Month	Per Quarter

Debt Payments

I) UNSECURED DEBT PAYMENTS

Creditor 1				
Creditor 2				
Creditor 3				
Creditor 4				
Creditor 5				
Creditor 6				
Creditor 7				
Creditor 8				
Creditor 9				
Creditor 10				
TOTAL (I)				

Budget

H - I = YOUR BUDGET			

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