**Use this worksheet to build a basic household budget.**

Creating a budget can seem like a big job, but we’re here to help. Use the headings here to help guide you – don’t worry if not all of them are relevant to you – and you’ll see that creating a budget is easier than you think!

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Monthly Income |  | Item | Current (£) | Ideas/notes |
| Take Home Pay from Employment |  |  |
| Other Income (from Pensions, Savings, etc) |  |  |
| Total Income |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Expenses |  | At Home | | |
| Rent/Mortgage |  |  |
| Home Improvements/Maintenance |  |  |
| Garden Maintenance |  |  |
| Home and Contents Insurance |  |  |
| Utilities and Bills | | |
| Gas/Electricity |  |  |
| Water |  |  |
| Home Phone |  |  |
| Mobile Phone |  |  |
| Internet |  |  |
| TV License/Digital or Satellite Subscription |  |  |
| Transport | | |
| Car Finance Payment |  |  |
| Car Maintenance (Fuel, Service, MOT) |  |  |
| Car Insurance/Tax |  |  |
| Public Transport (Buses, Taxis, Trains) |  |  |
| Groceries | | |
| Food and Drink/Household Items |  |  |
| Personal and Healthcare | | |
| Prescriptions/Regular Medicines |  |  |
| Dentist Fees |  |  |
| Opticians Fees |  |  |
| Private Health Insurance |  |  |
| Gym Membership |  |  |
| Haircare/Beauty Treatments |  |  |
| Family | | |
| Childminders/Babysitters |  |  |
| Nursery/Playgroups |  |  |
| School Essentials (Uniform, Books etc.) |  |  |
| School Meals |  |  |
| School Trips |  |  |
| Children’s’ Clothes |  |  |
| Children’s’ Activities/Equipment  (eg. Swimming/Music Lessons) |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Expenses |  | Entertainment | | |
| Cinema/Theatre/Concert Tickets |  |  |
| Eating Out/Nights Out |  |  |
| New Clothes/Shoes |  |  |
| Family Days Out |  |  |
| Holidays |  |  |
| Other Expenses | | |
| Other Regular Repayments  (eg. Loan Repayments, Credit Card Repayments) |  |  |
| Regular Payments to Savings |  |  |
| Other Spending |  |  |
| Total Expenses | | |
|  |  | £ |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Income: | £ | - Total Expenses: | £ | = Differences | £ |

**Disclaimer:** Debt Consolidation Loans has created this resource for the purpose of information only and it does not constitute financial or any other type of advice. Debt Consolidation Loans makes no guarantee about the suitability of this tool for your individual circumstances.