



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)			

BUDGET WORKSHEET



**Debt
Consolidation
Loans.co.uk**

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.