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| **Table 1: Your Household Budget** | **Current income and spend (monthly or weekly)** | **Current income and spend (annual)** |
| **Income (after tax and deductions)** |  |  |
| Monthly income |  |  |
| Other income (e.g. rent received, guaranteed bonuses) |  |  |
| **Total income** |  |  |
| **Essential spending** |  |  |
| Rent or mortgage |  |  |
| Repayments of other borrowings (e.g. bank or car loans, student loan, credit card interest) |  |  |
| Council Tax |  |  |
| Utility bills  (gas, electricity, water, and so on) |  |  |
| Phones, broadband, TV subscription, TV licence |  |  |
| Home and other (non-car) insurances  (contents, buildings, life, pet and so on) |  |  |
| Food, drink and household goods  (including the ‘weekly shop’) |  |  |
| Clothing and footwear |  |  |
| Home maintenance  (decorating, replacement furniture and fittings) |  |  |
| Medical costs  (dentist, prescriptions, glasses, medical insurance, other) |  |  |
| Car and travel costs  (car insurance, petrol, servicing, rail, buses, other) |  |  |
| **Discretionary spending** |  |  |
| Day-to-day, spending  (coffees, snacks, newspapers, magazines etc.) |  |  |
| Presents and celebrations  (birthdays, Christmas, weddings, christenings etc) |  |  |
| Home & garden |  |  |
| Going out, nights in  (drinks, meals out, takeaways, food deliveries, cinema and so on) |  |  |
| Holidays/short breaks |  |  |
| Other leisure including books, games  (gym, sports clubs, societies) |  |  |
| Subscription services  (video streaming service, magazines, books, wine delivery, recipes, crafts, etc) |  |  |
| Personal care  (hairdresser, barber, nail salon, beauty products etc) |  |  |
| Regular savings commitments  (contributions to personal pensions, ISAs and other accounts) |  |  |
| Other spending  (cleaner, dog walker, house sitter, etc.) |  |  |
| **Total expenditure** |  |  |
| **Total expenditure plus 5%\*** |  |  |
| **Total income minus total expenditure** |  |  |