

# Home budget planner

Keep debt under control



# Keep DEBT under control

You probably know how much money you get each month and how quickly it all gets spent. Taking the time to work out your budget really does help to see where your money is going. It's then easier to see where you can make some savings to help balance the books or to give yourself some spare cash.

This table makes it easy – just fill in the amount for the week, month or quarter.



## Money going out

HOME	Each week	Each month	Each quarter
Rent or mortgage			
Building insurance			
Contents insurance			
Council tax			
Gas			
Electricity			
Water			
Telephone			
TV licence			
Repairs/renewals			
Other			
<b>TOTAL A</b>			

FOOD AND CLOTHES	Each week	Each month	Each quarter
Food and groceries			
School lunches			
Work lunches			
School uniforms			
Children's shoes			
Clothes/shoes for self			
Clothes/shoes for partner			
Casual clothes for children			
Other			
<b>TOTAL B</b>			

<b>TRAVEL</b>	<b>Each week</b>	<b>Each month</b>	<b>Each quarter</b>
Children's fares			
Adults' fares			
Visits to relatives or friends			
Car tax			
Car insurance			
Petrol			
Car servicing			
Other			
<b>TOTAL C</b>			

<b>FINANCIAL</b>	<b>Each week</b>	<b>Each month</b>	<b>Each quarter</b>
Credit card 1			
Credit card 2			
Store card			
Bank charges			
Pension contribution			
Loan repayments			
Other			
<b>TOTAL D</b>			

<b>OTHER</b>	<b>Each week</b>	<b>Each month</b>	<b>Each quarter</b>
Cigarettes			
Alcohol			
Meals/drinks out			
Subscriptions			
Newspapers/magazines			
Holidays			
Savings			
Prescriptions			
Life insurance			
Child/spouse maintenance			
University/college fees			
Birthday presents			
Christmas presents			
Other expenses			
<b>TOTAL E</b>			

# Money coming in

INCOME	Each week	Each month	Each quarter
Wages/salary/pension			
Benefits			
Maintenance			
Contributions from other people in the household			
Student loan			
Other			
<b>TOTAL IN</b>			

	Each week	Each month	Each quarter
Total A			
Total B			
Total C			
Total D			
Total E			
<b>TOTAL OUT</b>			

	Each week	Each month	Each quarter
Total in – (minus)			
Total out			

# Think... before you borrow

For further information

Tel 08457 224499 [www.offt.gov.uk](http://www.offt.gov.uk)

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