

Budgeting sheet to help you manage your money

Use this budgeting sheet to track your income and expenses and work out how much money you have available each week or month. Complete the boxes that apply to you under each heading by indicating the amount of money available or that you spend on each item. You can then calculate the amount of money you have available after you have paid your expenses by using the formula below.

A. INCOME

Period (weekly / monthly)

Pay after tax	£
Pension Income	£
State benefits	£
Child maintenance	£
Other income or benefits	£
TOTAL (A)	£

B. SPENDING

Household

Food	£
Rent	£
Council tax	£
Electricity	£
Gas	£
Phone	£
Internet	£
Other	£
TOTAL (B)	£

C. Financial Products

Loan payments	£
Card payments	£
Savings	£
Home insurance	£
Life insurance	£
Other	£
TOTAL (C)	£

D. Leisure

Going out	£
Alcohol	£
Cigarettes	£
Other	£
TOTAL (D)	£

E. Children

Child care	£
Child maintenance	£
Other	£
TOTAL (E)	£

F. Other expenses

	£
	£
	£
TOTAL (F)	£

A – (B + C + D + E + F) = Amount available to spend