

**Budgeting** - Please complete this budget planner in advance of your appointment and email to your Advisor/Consultant



IN	Amount	Notes
<b>Income</b>		
Gross Income Holder 1 (Annual Before Tax)		
Gross Income Holder 2 (Annual Before Tax)		
Net Salary Holder 1 (Monthly After Tax)		
Net Salary Holder 2 (Monthly After Tax)		
Pension Income Holder 1 (Private and State)		
Pension Income Holder 2 (Private and State)		
Universal Credits/Tax Credits/PIP or rental income if BTL		
Child Maintenance (Court Ordered?)		
<b>Total monthly income</b>	<b>£0.00</b>	

OUT	Amount	Notes
<b>Home costs</b>		
<b>Essential costs for maintaining your home</b>		
Current Mortgage Payment		
Council Tax (10 months or 12?)		
Ground Rent, Service and Maintenance Charges		
Shared Ownership Rent (if applicable)		
<b>Total monthly home costs</b>	<b>£0.00</b>	

OUT	Amount	Notes
<b>Utility bills</b>		
<b>Monthly average for your household bills</b>		
Electricity		
Gas/LPG/Oil		
Water		
Subscription Services (Sky, Netflix, Spotify etc)		
TV Licence		
Internet/Telephone Landline		
<b>Total utility bill costs</b>	<b>£0.00</b>	

OUT	Monthly Payment	Balance
<b>Committed outgoings (see tab at the bottom)</b>		

OUT	Amount	Notes
<b>Insurances</b>		
<b>Please ask a member of staff to see if we could refer you to our third party contacts for insurance and protection</b>		
Life Insurance/Mortgage Protection Insurance		
Home Insurance		
General Insurance (Travel, Gadgets, Boiler care etc)		
Animal Insurance (Dog, Horse etc)		
<b>Total insurance costs</b>	<b>£0.00</b>	

OUT	Amount	Notes
<b>Transport costs</b>		
<b>Monthly costs for maintaining your vehicles/transport</b>		
Car Tax		
Car Insurance		
Fuel		
Public Transport/Parking Costs (Tube, Trains, Taxi etc)		
<b>Total transport costs</b>	<b>£0.00</b>	

OUT	Amount	Notes
<b>Childcare and Education</b>		
<b>Monthly costs for caring for your child(ren)</b>		
Maintenance Costs		
Childcare Costs		
Schooling Costs (inc school lunches, trips etc)		
<b>Total childcare costs</b>	<b>£0.00</b>	

OUT	Amount	Notes
<b>Personal costs on a monthly basis</b>		
<b>Costs for maintaining personal lifestyle</b>		
Food & Drink (Weekly shop at e.g Tesco's)		
Mobile Phones for all members of the family		
Pet Care Costs (Vet plan/food/daycare)		
Entertainment/Socialising (Takeaway, meals out, days out)		
Clothes (General wear, school uniform etc)		
Tobacco/Vaping		

<b>Non-secured</b>		
Credit Cards	£0.00	£0.00
Loan Payments	£0.00	£0.00
Finance (car, store cards, sofa etc)	£0.00	£0.00
<b>Total committed outgoings</b>	<b>£0.00</b>	<b>£0.00</b>

Household Necessities (Cleaner, gardner, window cleaner)		
Club Memberships & Recreation (Sports, Gym, Golf etc)		
Gambling/Lottery (inc postcode lottery)		
Any other outgoings / Any Savings?		
<b>Total personal costs</b>	<b>£0.00</b>	

	<b>Amount</b>	<b>Notes</b>
Total income received each month	£0.00	
Less total costs each month	£0.00	
<b>Disposable income remaining</b>	<b>£0.00</b>	