### FAMILY BUDGET PLANNER

#### INCOME

- **Primary salary (after tax, student loan, NI*)**
- **Spouse’s salary (after tax, student loan, NI*)**
- **Rent or board received**
- **Pension received**
- **Part time job/s**
- **Income support / Jobseekers Allowance**
- **Incapacity benefit / ESA**
- **DLA / Personal Independence Payment (PIP)**
- **Working tax credit**
- **Child benefit / maintenance (GOV*)**
- **Child tax credit**
- **Child support (ex-spouse)**
- **Spousal maintenance**
- **Bonuses**
- **Other income**

**INCOME TOTAL**

#### OUTGOINGS | HOUSING & HOUSEHOLD

- **Rent / mortgage payments**
- **2nd mortgage or secured loans**
- **Mortgage endowment premium**
- **Service charge or ground rent**
- **Building and contents insurance**
- **Maintenance (repairs, cleaning, etc)**
- **Other**

**HOUSING & HOUSEHOLD TOTAL**

#### OUTGOINGS | FAMILY

- **Child care (nursery / babysitting etc)**
- **Child / baby expenses (nappies, clothing etc)**
- **Child support**
- **Activities & lessons / tuition (if applicable)**
- **University fund**
- **School meals**
- **School trips / activities**
- **Education supplies (books etc)**
- **Other**

**FAMILY TOTAL**

#### OUTGOINGS | ENTERTAINMENT & LIFESTYLE

- **Nights out (Restaurants, bars, shows, etc)**
- **DVDs, CDs, video games**
- **Subscriptions**
- **Entertaining guests**
- **Other**

**ENTERTAINMENT & LIFESTYLE TOTAL**

#### OUTGOINGS | MISCELLANEOUS

- **Pet supplies & vet**
- **Charity donations / gifts**
- **Home furnishings**
- **Holidays**
- **Other**

**MISCELLANEOUS TOTAL**

#### OUTGOINGS | UTILITIES

- **Electricity**
- **Gas**
- **Water**
- **Telephone**
- **Internet**
- **TV licence & satellite**
- **Mobile phone**
- **Council tax**
- **Other**

**UTILITIES TOTAL**

#### OUTGOINGS | HEALTH & MEDICAL

- **Dentist / orthodontics**
- **Glasses and eye care**
- **Prescriptions / medicines**
- **Private healthcare**
- **Medical and accident insurance**
- **Other**

**HEALTH & MEDICAL TOTAL**

#### OUTGOINGS | TRANSPORT

- **Public transport**
- **Car insurance**
- **MOT**
- **Road tax**
- **Fuel**
- **Car payments**
- **Other**

**TRANSPORT TOTAL**

#### OUTGOINGS | PERSONAL

- **Spousal maintenance**
- **Personal grooming (haircuts, clothing etc.)**
- **Gym / sports / activities**
- **Pensions**
- **Life insurance**
- **Union & professional fees**
- **Fines / CCJs / decrees**
- **Savings / emergency fund**
- **Alcohol & cigarettes / tobacco**
- **Food & household (work meals, laundry, etc)**
- **Other**

**PERSONAL TOTAL**

#### OUTGOINGS | DEBT PAYMENTS

- **Credit card 1**
- **Credit card 2**
- **Creditor**
- **Overdraft**
- **Payday / family or friend loan**
- **Other**

**DEBT PAYMENTS TOTAL**

### EXPENSES TOTAL:

### NET INCOME

**NET INCOME**

(INCOME MINUS EXPENSES)

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**Glossary**

- *NI – National Insurance*
- *ESA- Employment and Support Allowance*
- *GOV- Government*
- *CCJs – County Court Judgement*
- *MOT- Ministry of Transport*