

## What is your income?

You need to fill in your total weekly or monthly income beside the items that apply to you. Add your incomes together and place the total in the Total Income box.

INCOME	Each Week	Each Month	Each Year
Wages/Salary (you/partner and/or other)			
Benefits			
Pension			
Maintenance / Child Support			
Contributions from People Living with You			
Student Loan			
Other			
<b>TOTAL INCOME</b>	£	£	£

## Overall budget

1. Place your total weekly or monthly income in the total income box below.
2. Place your total weekly or monthly spend in the total spending box below.
3. To find out how much money you have left at the end of each week or month take your total spending amount away from your total income amount and place in Total Left box.

TOTALS	Each Week	Each Month	Each Year
Total Income			
Total Spending - (minus)			
<b>TOTAL LEFT</b>	£	£	£

There are a number of advice agencies available if you need help and support with your finances.

**Advice NI**  
T: 0800 915 4604  
E: [advice@adviceni.net](mailto:advice@adviceni.net)  
W: [www.adviceni.net](http://www.adviceni.net)

**Christians Against Poverty**  
T: 0800 328 0006  
W: [www.capuk.org.uk](http://www.capuk.org.uk)

**Helplines NI**  
W: [helplinesni.com](http://helplinesni.com)

You can download a copy of this Home Budget Planner from our website.

## The Consumer Council

Seatem House, Floor 3,  
28 - 32 Alfred Street,  
Belfast BT2 8EN

T: 028 9025 1600

F: 028 9025 1663

E: [info@consumercouncil.org.uk](mailto:info@consumercouncil.org.uk)

W: [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)

# Home Budget Planner



## Where does your money go?

Knowing where and how you spend money can help you save. This can help you pay for unexpected bills and plan for occasions like holidays and Christmas.

To create your Home Budget Planner, gather all the paperwork you need. For example, electricity, phone, gas bills, grocery receipts, bank/credit card statements and all other spending receipts. To make this budget planner work for you, you must work out your total bills, spending and income either weekly or monthly - stick to this throughout the exercise.

## Here is a guide on how to work out your budget:

Calculating Monthly?	What to Do
Monthly bills	Enter amount in 'monthly' column
Quarterly bills (eg telephone)	÷3
Yearly bills (eg Christmas)	÷12
Weekly bills (eg PAYG Mobile)	x52 then ÷12

Calculating Weekly?	What to Do
Weekly bills	Enter amount in 'weekly' column
Quarterly bills (eg telephone)	÷13
Yearly bills (eg Christmas)	÷52
Weekly bills (eg mobile phone)	x12 then ÷52

Available in other formats on request

# How much do you spend?

## Step by step instructions to work out how much you spend.

1. To help you budget, the typical household spend is divided into seven sections.
2. Place your weekly or monthly spend for each item in the box that applies to you.
3. Add up the items in each section and place the totals in the Total box. You should have seven totals at the end of the exercise.
4. Place all seven totals beside the section they apply to in the Spending box.

At different times of the year, you will need to pay annual expenses: eg Christmas, summer holidays, an MOT or a rates bill. Write down the bill amount in the yearly column. To work out how much this annual bill is each week or month, divide the annual amount by either 52 for a weekly or by 12 for a monthly total. You will need to put this into your weekly/monthly budget.

5. Add all your totals together to give you an overall total weekly or monthly spend.

(1) HOUSEHOLD BILLS	Each Week	Each Month	Each Year
Rent/Mortgage/Secured Loan			
Electricity			
Heating Oil/Gas			
Water			
TV Licence			
Building Insurance			
Contents Insurance			
Rates			
<b>TOTAL HOUSEHOLD</b>	£	£	£

(5) TRAVEL	Each Week	Each Month	Each Year
Child Bus/Train/Taxi			
Adult Bus/Train/Taxi			
Road Tax			
Parking			
Car Insurance			
Petrol/Diesel			
Car Servicing and MOT			
Car Wash			
<b>TOTAL TRAVEL</b>	£	£	£

(2) FINANCIAL	Each Week	Each Month	Each Year
Car Loan/Hire Purchase			
Credit Card			
Catalogue/Mail Order			
Buy Now, Pay Later Schemes			
Store Card			
Loan Repayments			
Life Assurance			
Pension Contribution			
University/College Fees			
Savings			
<b>TOTAL FINANCIAL</b>	£	£	£

(6) PERSONAL CARE	Each Week	Each Month	Each Year
Medical/Prescriptions			
Dentist			
Optician			
Hobby/Gym			
Hair			
Beauty Treatments			
Toiletries and Make-up			
DVDs, Games, Books			
<b>TOTAL PERSONAL CARE</b>	£	£	£

(3) FOOD/CLOTHES	Each Week	Each Month	Each Year
Fruit/Vegetables			
Bread			
Meat			
Other Groceries			
School Lunches			
Work Lunches			
Clothes/Shoes/Uniforms			
<b>TOTAL FOOD &amp; CLOTHES</b>	£	£	£

(7) MISCELLANEOUS	Each Week	Each Month	Each Year
Cigarettes			
Alcohol			
Going out/Socialising			
Take-away			
Newspapers/Magazines			
Birthday Presents			
Christmas Presents			
Holidays			
Home Decorating			
<b>TOTAL MISCELLANEOUS</b>	£	£	£

(4) OTHER BILLS	Each Week	Each Month	Each Year
Telephone			
Mobile Phone			
Home Repairs			
TV services (streaming/subscription)			
Childminding/Nursery			
Vet Bills			
Computer/Internet			
Window Cleaner			
Garden Maintenance			
<b>TOTAL OTHER BILLS</b>	£	£	£

SPENDING	Each Week	Each Month	Each Year
Household Bills			
Financial			
Food/Clothes			
Other Bills			
Travel			
Personal Care			
Miscellaneous			
<b>TOTAL SPENDING</b>	£	£	£