

My Monthly Budget

Part One: Your Income	
Wages (Net)	
Wages spouse (Net)	
Income support	
Child tax credit	
Working tax credit	
Pension	
Child benefit	
Child maintenance	
Non-dependants contribution	
Other income (please specify)	
P1 Total:	

Part Two: Your Essential Expenditure	
Mortgage	
Secured loan	
Rent	
House insurance	
Life insurance	
Council tax	
Water rates	
Car hire purchase	
Vehicle insurance	
Vehicle tax	
TV license	
Optical/dental/medical	
Gas	
Electricity	
P2 Total:	

Part Three: Your Reducible Expenditure	
This section includes monthly costs you may be able to make savings on. This is where cutbacks can be made - so think carefully. Do you really need it; could you spend less; is it cheaper elsewhere? For example, you could shop around on www.moneysupermarket.com	
Food, toiletries and cleaning products	
Clothing	
Telephone	
Satellite TV	
Pet food and expenses	
Meals at work/school	
Childcare	
Hobbies/leisure	
Public transport	
Petrol for vehicle	
Vehicle maintenance	
Pocket money/school trips	
Sundries/other; detail	
P3 Total:	

Part Four: Your Surplus Income

Total income (P1)	
Total essential expenditure (P2)	
Total reducible expenditure (P3)	
Total expenditure (P2 + P3)	
Surplus Income: Total Income (P1) - Total Expenditure (P2 + P3)	



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