

Name:

Address:

Postcode:

Tel:

Email:

Budget Planner

Simply write down how much money comes in and how much goes out.

It's up to you whether you do it for each week or for each month.
Adding up how much money you have coming in and then taking away everything that goes out will show how much money you have left.
Be honest with yourself!

If you have access to the internet, why not try the interactive budget planner at www.moneyadvice.service.org.uk

For more really helpful information about money management go to our website www.westkent.org and click the 'Managing Your Money' button at the bottom right of our homepage.

How much is coming in?

Total household wages	£
Income Support / JSA	£
Employment Support ESA	£
Sick Pay	£
Child Benefit	£
Working Tax Credit	£
State Retirement Pension	£
Other Pension	£
Child Maintenance	£
Child Tax Credit	£
Pension Credit	£
Disability Living Allowance (DLA/PIP*)	£
Carer's Allowance	£
Mobility Allowance	£
Other Benefit?	£
Housing Benefit (current position or when last claimed)	£
Lodgers	£
Interest on savings / investments / shares	£
Other income	£
TOTAL INCOME	£ (A)

* PIP will replace DLA for working age people from April 2013

How much is going out?

PRIORITY PAYMENTS*	BALANCE OWED	PAYMENT
Rent	£	£
Electricity	£	£
Gas / Oil	£	£
Mains water charges / Sewerage charges	£	£
Council tax	£	£
Fines	£	£
Child maintenance	£	£
ESSENTIAL PAYMENTS		
Food		£
Childcare		£
School meals / costs		£
Car – tax / insurance / service		£
Contents insurance		£
TV Licence		£
NON-PRIORITY PAYMENTS		
Clothes (including uniforms)		£
Cleaning / toiletries		£
Fares / petrol		£
Telephone / mobile		£
DEBTS		
Loans / HP	£	£
Credit cards	£	£
Catalogue	£	£
Other debts	£	£
TOTAL	£	£ (B)

* Priority payments should always be paid first as not paying them can result in imprisonment, services being cut off or eviction from your home.

How much is left?

TOTAL COMING IN	£	(A)
DEDUCT TOTAL GOING OUT	£	(B)
MONEY LEFT OVER	£	

If you have no money left over you must consider how you can replan your spending by examining the non-priority section of the planner and seeing where you can make savings. Look at how much money you could save by going out a little less or cutting down on luxuries such as cigarettes.