

FAMILY BUDGET PLANNER

BY **EQUIFAX**[®]

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
INCOME			
Primary salary (after tax, student loan, NI*)			
Spouse's salary (after tax, student loan, NI*)			
Rent or board received			
Pensions received			
Part time jobs			
Income support / Jobseekers Allowance			
Inccapacity benefit / ESA*			
DLA / Personal Independence Payment (PIP)			
Working tax credit			
Child benefit / maintenance (GOV*)			
Child tax credit			
Child support (ex-spouse)			
Spousal maintenance			
Refunds			
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			

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
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:	
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NET INCOME	
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Glossary

*NI – National Insurance

*ESA- Employment and Support Allowance

*GOV- Government

*CCJs – County Court Judgement

*MOT- Ministry of Transport