

BUDGET CALCULATOR

You can use this form to help you draw up your household budget. Decide whether you want to use weekly or monthly figures and stick to that basis throughout. This means you'll need to multiply quarterly bills by four and divide by 12 to find the monthly amount, or multiply by 4 and divide by 52 to find the weekly equivalent.

Income	£
Take-home pay (earnings after tax and other deductions) from a job or self-employment	
Sick pay	
Pension from occupational or company schemes and/or personal pensions	
State Pension	
Tax credits	
Other state benefits	
Travel cost refunds	
Income from grants	
Income from insurance policies	
Income from savings	
Other income	
TOTAL	A

Spending	£
Mortgage or rent	
Council tax (rates in Northern Ireland)	
Regular household bills (water, gas, electricity, other)	
Telephone (landline, mobile)	
Home insurance (contents, buildings)	
Home maintenance costs	
Household goods	
Food and non-alcoholic drinks	
Alcohol	
Tobacco	
Clothing and footwear	
Toiletries, hairdressing, other personal items	
Prescriptions	
Motoring costs (tax, insurance, fuel etc)	
Bus and rail fares, other travel	
Holidays	
Going out, other leisure	
Life insurance, medical insurance, other insurance	
Regular saving, pension contributions (unless deducted from pay)	
Credit card and loan repayments (other than mortgage)	
Other spending	
TOTAL	B
Work out A minus B. If the answer is less than zero, you have a shortfall.	=