

<b>Step 1: Your income</b>	<b>£ Weekly</b>	<b>£ Monthly</b>
Income from work – employment or self-employment		
Income from savings and investments		
Benefits		
Pension payouts		
Insurance payouts		
Any other income		
<b>Your total income:</b>		

<b>Step 2: Your spending</b>	<b>£ Weekly</b>	<b>£ Monthly</b>
Mortgage/Rent		
Council Tax (rates in Northern Ireland)		
Household maintenance (furniture repairs, upkeep costs)		
Household bills		
Housekeeping (laundry, dry cleaning, cleaner, toiletries)		
Insurance		
Food and drink		
Children (clothes, school meals and activities)		
Pets (food, insurance)		
Car costs (road tax, insurance, maintenance, parking, fuel costs)		
Public transport costs (bus fares, train fares)		
Savings and investments		
Clothing and footwear		
Health (dental care, opticians, physical care)		
Education (school fees, university fees, evening classes)		
Other expenses		

**Your total spending:**

**Income – spending = disposable income:**

## YOUR NOTES

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