PERSONAL BUDGET										DATE:			
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
INCOME													
Wages or Salary (after tax)													
Business Drawings													
Interest													
Dividends													
Other													
TOTAL INCOME AFTER TAX													
OUTGOINGS													
Household Utilities													
Rent or Mortgage													
Rates													
Insurance House & Contents													
Electricity and Gas													
Telephone & Mobile Phone													
Ground Maintenance													
House Maintenance & Repairs													
Internet & Sky													

PERSONAL BUDGET										DATE:			
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Vehicle & Transport Expenses													
Fuel													
Insurance													
Repairs													
Registration													
Loan Repayments													
Other Transport Costs													
Debt Repayment													
Credit Cards													
Hire Purchase Payments													
Student Loan													
Other Personal Loans													
Household Expenditure													
Food & Groceries													
Clothing & Accessories													
Doctor, Dentist, Prescriptions													
Education Costs, Uniforms etc													
Childcare Fees													
Hairdresser & Personal Care													
Pet Expenses, Food, Registration													

PERSONAL BUDGET										DATE:			
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Gifts for Family													
Eating Out & Takeaways													
Entertainment & Holidays													
Subscriptions													
Sports & Leisure													
Personal Expenses													
New/Replacement Items													
Other Regular Items													
Life Insurance													
Medical Insurance													
Income Protection Insurance													
Bank Fees													
Donations													
Regular Savings & Investment													
TOTAL EXPENSES													
NET INCOME (SHORTFALL)													