

# Take Control Of Your Finances with the Home Budgeting Tool

" I found this so easy to use, I wish I had discovered it sooner"



Income	Monthly Budget	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
After Tax Income														
Any other income														
Any other income														
<b>Total Income</b>														
<b>Total Expenditure</b>														
<b>Remaining available</b>														
Expenditure	Monthly Budget	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual total
Rent/Mortgage														
Council Tax														
TV Licensing														
Childcare														
Travel														
Electricity														
Gas														
Water														
Groceries														
Personal Expense														
Savings														
Load Repayment														
Other Debt Repayments														
Car Insurance														
Home Insurance														
Life Insurance														
Other Insurance 1														
Other Insurance 2														
Mobile Phone														
Home Phone/Broadband														
TV														
Gym														
Other Club/Hobby														
Other Club/Hobby														
Holiday Saving														
Christmas Saving														
Misc														
Clothes														
Any other category														
Any other category														
Any other category														
Any other category														
<b>Total</b>														

**How to use:**

**Step 1** - In the 'Income' section list all sources of income coming into your household after tax (if you are using the printed version, please also add all the income sources together and add the total to the 'Total Income' row below).

**Step 2** - Find your last 3 bank statements and list your outgoings within the 'Expenditure' section and add the total to the 'Total Expenditure' row above.  
(if you are using the printed version, please also add all your outgoings/ expenditures together)

**Step 3** - If you are using the printed version, please take your 'Total Expenditure' away from your 'Total Income' to work out your net "Gain/Loss".

**If your outgoings are higher than your income then it's important to review what expenditure you can cut or reduce.**