

MONTHLY BUDGET

MONTH

Income	Budget	Actual	Difference
Take-home pay			
Partner's take-home pay			
Benefits			
Other income			
Total income			

Home and bills	Budget	Actual	Difference
Rent or mortgage			
Council tax			
Gas and electricity			
Water			
Broadband and phone			
Mobile phones			
TV licence and streaming			
Home insurance			
Total home and bills			

Everyday	Budget	Actual	Difference
Food shopping			
Fuel and transport			
Car insurance and tax			
Childcare			
Toiletries and household			
Total everyday			

Lifestyle	Budget	Actual	Difference
Eating out and takeaways			
Clothes			
Hobbies and sport			
Gifts and celebrations			
Holidays			
Total lifestyle			

Savings and debts	Budget	Actual	Difference
Savings			
Credit card repayment			
Loan repayment			
Total savings and debts			

Summary	Budget	Actual
Money in (total income)		
Money out (all the other totals)		
Left over (money in minus money out)		

Difference: for income, actual minus budget. For spending, budget minus actual, so a minus figure means you went over.