



Budget Worksheet for Single Adult

| Item (per month) | Amount per month |
|-----------------------------------|------------------|
| Outstanding Debts | |
| ➤ Credit card | |
| ➤ Credit card | |
| ➤ Credit card | |
| ➤ HP agreement | |
| ➤ Outstanding loan | |
| Home Expenses | |
| ➤ Mortgage/rent | |
| ➤ Household insurance | |
| ➤ Home maintenance | |
| ➤ Household furnishings | |
| ➤ Home technology | |
| ➤ Home security | |
| ➤ Garden items/services | |
| Utilities | |
| ➤ Water & sewage | |
| ➤ Electricity | |
| ➤ Gas | |
| ➤ Oil/coal | |
| Additional Home Expenses | |
| ➤ Community tax | |
| ➤ Television licence | |
| ➤ Telephone – landline | |
| ➤ Telephone – mobile | |
| ➤ Food | |
| ➤ Toiletries | |
| ➤ Home cleaning supplies/services | |
| Wellbeing Expenses | |
| ➤ Medical insurance | |
| ➤ Dental fees | |
| ➤ Optician fees | |
| ➤ Prescription fees | |
| ➤ Therapist/coach fees | |
| ➤ Complementary healthcare fees | |
| ➤ Additional healthcare fees | |
| ➤ Gym membership | |
| ➤ Sports equipment | |
| Transport Expenses | |
| ➤ Car Finance | |
| ➤ Car – insurance, tax & MOT | |
| ➤ Fuel & car parking costs | |
| ➤ Car maintenance | |
| ➤ Breakdown service (AA/RAC) | |
| ➤ Additional car costs | |
| ➤ Season ticket/s | |
| ➤ Public transport costs | |

| | | |
|--|-------------------------------|------------------------|
| Education Investments | | |
| ➤ Outstanding student loans | | |
| ➤ Adult education/tuition fees | | |
| ➤ Education/tuition fees for children | | |
| Long Term Planning | | |
| ➤ Pension savings | | |
| ➤ Emergency fund | | |
| ➤ Long term savings I | | |
| ➤ Long term savings II | | |
| ➤ Long term savings III | | |
| ➤ Sabbatical/Holiday of a lifetime | | |
| ➤ Children's college/wedding funds | | |
| Work Expenses | | |
| ➤ Work lunches | | |
| ➤ Work clothing | | |
| ➤ Work equipment | | |
| ➤ Additional work expenses | | |
| Children & Other Dependants | | |
| ➤ Childcare/babysitter expenses | | |
| ➤ Childcare items (nappies etc.) | | |
| ➤ Learning & play materials | | |
| ➤ Clothing & footwear for children | | |
| ➤ Other dependant's costs | | |
| ➤ Children's allowance | | |
| Home Entertainment | | |
| ➤ Books, magazines & newspapers | | |
| ➤ CDs & DVDs (rental or buy) | | |
| ➤ Cable/satellite TV services | | |
| ➤ Web access | | |
| ➤ Take away meals | | |
| Quality of Life Expenses | | |
| ➤ Pet expenses | | |
| ➤ Leisure club subscriptions | | |
| ➤ Charitable contributions | | |
| ➤ Clothing & footwear | | |
| ➤ Personal items | | |
| ➤ Gifts for family & friends | | |
| ➤ Days out | | |
| ➤ Evenings out | | |
| ➤ Annual holiday/s | | |
| Additional Expenses | | |
| ➤ | | |
| ➤ | | |
| ➤ | | |
| Total Monthly Expenses | | £ |
| Monthly Net Income | Total Monthly Expenses | Monthly Balance |
| £ | - £ | = +/- £ |