



Budget template

Income

	Weekly	Monthly	Yearly
	Convert from yearly (divide by 52 weeks)	Convert from yearly (divide by 12 months)	
Income, for example job and/or benefits			
(1) Total income	£	£	£

Regular costs

Expenditure	Weekly	Monthly	Yearly
Regular costs, for example accommodation, food, bills, childcare			
(2) Sub total	£	£	£



Budget template (continued)

Other costs

Expenditure cont'd	Weekly	Monthly	Yearly
One off costs, for example buying a TV, fixing the car			
(3) Sub total	£	£	£
Travel, for example car, train			
(4) Sub total	£	£	£
Leisure, for example cinema, gym			
(5) Sub total	£	£	£

Tally

	Weekly	Monthly	Yearly
Income (1)			
Regular costs (2)			
One off costs (3)			
Travel (4)			
Leisure (5)			
Total expenditure (2+3+4+5) = 6	£	£	£
Balance (1) – (6)			

If (6) is greater than (1), you need to think of ways to increase your income or reduce your expenditure.



Budget template (continued)

Spending diary

Use this sheet to record your spending over the course of one week. Include any regular outgoings, for example mobile phone, and any extra one-off items, for example buying a takeaway, clothes shopping. Writing down everything you spend for a few weeks will really help you to understand your spending patterns and identify areas where you could save.

Item	EWS*	Mon	Tue	Weds	Thurs	Fri	Sat	Sun	Total
Total									

*Estimated Weekly Spend