

<b>INCOME</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Year Total</b>
Employment													
Self-employment													
Investment: Interest													
Dividends													
Rents													
Pension: State													
Company													
Child Benefit and other state benefits													
Maintenance received													
Other													
<b>TOTAL INCOME (A)</b>													



**THIS IS YOUR TOTAL INCOME (A). NOW GO TO PAGES 2 AND 3 TO CALCULATE YOUR FIXED EXPENSES (B) AND VARIABLE EXPENSES (C)**

<b>EXPENSES – Fixed</b>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year Total
Mortgage/rent													
Council Tax													
Water rates													
Utilities: Fuel													
Electricity													
Telephone													
Pension Contributions													
Insurance: Life													
Car													
Building													
House Contents													
Medical													
Other													
Road tax													
Education													
Loan repayments:Overdraft													
Credit Cards													
Rental													
Other													
Maintenance payments													
TV Licence													
Income Tax													
National Insurance Contributions													
Other taxes													
<b>Total Fixed Expenses (B)</b>													

<b>EXPENSES – Variable</b>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year Total
Food													
Clothing													
Household: Furnishings/ appliances													
Repairs and maintenance													
Cleaning													
Heating/light													
Vehicle Costs: Fuel/oil/etc													
Repairs and maintenance													
Other													
Public Transport													
Holidays													
Health care													
Child care													
Pets													
Gifts													
Entertainment													
Subscriptions													
Newspapers/books													
Telephone													
Savings/investments													
Personal expenses													
Other													
<b>Total Variable Expenses (C)</b>													

**NOW GO TO PAGE 4** 

**ENTER TOTAL INCOME HERE (A)**

£ \_\_\_\_\_

**ENTER TOTAL EXPENSES (B + C = D)**

£ \_\_\_\_\_

**ENTER INCOME LESS EXPENSES (A - D = E)**

£ \_\_\_\_\_

**If E is positive, how do you plan to use this surplus? \_\_\_\_\_**

\_\_\_\_\_

\_\_\_\_\_

**If E is negative, what are you going to do to reduce the deficit? \_\_\_\_\_**

\_\_\_\_\_

\_\_\_\_\_