Yearly Income



Monthly income

Divide the total income for the year by 12

Monthly Outgoings

Expenditure	Amount	Expenditure	Amount
Tuition		Insurance (car/contents/other)	
Accommodation		Dining out	
Course supplies		Hobbies and entertainment	
Travel (car/bus/train)		Subscriptions (gym, Netflix etc)	
Car maintenance		Birthdays	
Contents insurance		Holiday	
Gas		Other celebrations (e.g. Christmas)	
Electricity		Next year's housing deposit	
Water		Debt payment	
Broadband and mobile phone		Clothing	
TV Licence			
Weekly shop			

Total Remaining

Subtract the monthly expenditure from your monthly income

Yearly Budget Planner



Month	Income	Expenditure	Remaining
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

Total

Once you've done your monthly budget, you will then know if you need to maximise your income or economise further on your non-essential expenditure.



For more advice on budgeting, explore our Money Matters webpage:

