



Budget planner

Helping you shape your finances



Homes &
Communities
Agency

Help to Buy South

www.helptobuysouth.co.uk

info@helptobuysouth.co.uk

0800 456 11 88



Budget planner

You probably know how much money you have coming in each month but you want to see where you could make some savings to start building up your deposit. Simply fill in this table below and see where you could start saving each month. If it's a joint application, just total up the 'You' and the 'Your partner' columns in the 'Household total' column. Remember, be honest! It's only for you to see and help shape your finances.

Money coming in

Income	Each month		
	You	Your partner	Household total
Take-home wages (excluding student loans, National Insurance, tax etc)			
Pension (income)			
Benefits			
Maintenance			
Child benefits			
Contributions from others in the household			
Other			
			Total in

Money going out

Home	Each month		
	You	Your partner	Household total
Rent or mortgage			
Buildings insurance			
Contents insurance			
Council tax			
Gas			
Electricity			
Water			
Telephone / mobile			
TV licence			
TV subscriptions (Sky etc)			
Internet			
Other			
			Total A

Food	Each month		
	You	Your partner	Household total
Grocery shopping			
Purchased work lunches (sandwich vans etc)			
Children's school lunches			
Total B			

Financial	Each month		
	You	Your partner	Household total
Credit card 1			
Credit card 2			
Store card(s)			
Loan repayments 1			
Loan repayments 2			
Bank charges			
Pension			
Child maintenance			
Overpayments			
Other			
Other			
Total C			

Clothing & going out	Each month		
	You	Your partner	Household total
Clothes / shoes			
Work uniform			
Children's clothes / shoes			
Children's school uniform			
Eating out			
Takeaways			
Socialising			
Trips eg. cinema, days out			
Holidays			
Other			
Other			
Total D			

Travel	Each month		
	You	Your partner	Household total
Petrol			
Public transport			
Children's school travel			
Car tax			
Car insurance			
MOT & servicing			
Other			
Total E			

Other	Each month		
	You	Your partner	Household total
Pet insurance			
Pet food			
Pet other			
Cigarettes			
Alcohol			
Newspapers / magazines			
Prescriptions			
Birthday presents			
Christmas presents			
Gym membership			
Hobbies			
Other			
Total F			

Total	Each month
Total A	
Total B	
Total C	
Total D	
Total E	
Total F	
Total out	

Total	Each month
Total in	
Minus	
Total out	
Equals	

Total in - total out = left over each month

**How much could you save each month?
Are there any areas of spend you could cut back on?**