

MORTGAGES

Budget planner

Where home matters

Budget planner

Jot down your monthly finances below to get an accurate idea of your budget. If you're buying with someone else, it will help to complete this together.

Total income

Pay (After tax, student loan, NI and pension)	£
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Outgoings

Household bills (Council tax, electricity, gas, water etc.)	£
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Living costs (Food shopping and cleaning goods)	£
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Finance & Insurance (Include any regular savings)	£
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Transport (Car, train etc.)	£
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Family & Friends (Gifts, child benefits)	£
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Leisure (Nights out, holidays)	£
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Treats (Clothes, gadgets)	£
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Total outgoings	£
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Total income - total outgoings	£
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Pleasantly surprised?

Or spending way more than you thought? If it's the latter, here are some simple ways to cut back.

Do I need it?

Do you really need that takeaway coffee, glossy mag, new pair of jeans?



Will I use it?

Are you going to use that gym membership?



Is it worth it?

Is it really worth slowing down your saving potential for a new iPad?



Is it cheaper elsewhere?

Have you shopped around? You might be able to pick up that item for much less.



TOP BUDGETING TIPS

Plan your weekly meals

You could arm yourself with a weekly (or even monthly) meal plan before setting foot in the supermarket. You'll save money by only buying the ingredients you need and be better at resisting that takeaway temptation.

Open a savings account

You could set up a standing order, so that each payday some of your money will be transferred into a savings account. That way you won't be tempted to overspend.