



# Your Handy Budget Planner

Use the handy budget planner to help  
keep your finances on track each month.

Monmouthshire Building Society is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052

Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX

PERSONAL INCOME DETAILS

What is your net monthly income (that is your net take home salary/profit after tax)?

	£
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Other Income e.g pension, rents, maintenance etc

Source	
Amount	£
Source	
Amount	£
Source	
Amount	£

Total £

\*Essential expenditure is the cost associated with the home and general living. Usually including bills and other costs involved in running a household. Personal expenditure is the costs that cover an individual’s spending such as loans and credit cards.

ESSENTIAL EXPENDITURE\*

Mortgage/Rent	£
Gas	£
Electricity	£
Other Heating	£
Water Rates	£
Council Tax	£
Telephone & Mobile Phone(s)	£
Leasehold Ground Rent & Service Charge	£
Essential Travel i.e. to work or school	£
Food/Groceries	£

Total £

PERSONAL EXPENDITURE

Monthly Payments	
Personal Loans	£
Credit Cards	£
Bank Overdraft	£
Hire Purchase	£
Secured Loans	£
Child Maintenance/CSA	£
Student Loans	£

Total £

OTHER HOUSEHOLD EXPENDITURE

Regular Savings	£
Clothing	£
Personal goods/expenditure i.e. toiletries, gym, birthday, christmas etc.	£
TV/Internet/Satellite/Cable	£
Recreation/Holiday	£
Childcare/School Fees	£
Car (fuel, insurance, MOT, servicing)	£
Any other regular commitments	£

Total £

INSURANCES

Lifecover/Term/Critical Illness	£
Mortgage Protections	£
Health	£
Home Insurance	£
Other	£

Total £

FINAL TOTALS

Total Income £

Total Expenditure £

Net Disposable Income £

Goals

Notes