

Make your money **work for you**

Keeping track of your money can be hard, even as you get older. That's why a monthly budget planner can be useful to understand where your money is going.

Don't think of a budget as restrictive - it's helping you be in control of your money instead of your money controlling you!

Fill out the details below to find out how you're doing this month.

This is my monthly budget for

Remember to fill out only one column (weekly or monthly) for each item on the lists below. If you enter an amount in both columns for the same item, your budget will be inaccurate.

How much do you earn?

Income	Weekly (£)	Monthly (£)
Part-time job		
Weekly/monthly allowance		
Gifts from relatives		
Others		
Total income for the month:		

How much do you spend?

Expenses	Weekly (£)	Monthly (£)
Rent (if applicable)		
Food		
Groceries		
Eating out (restaurants, cafes)		
Entertainment		
Hobbies (cinema, bowling etc.)		
Events		
Transport		
Bus tickets		
Train tickets		
Driving lessons		
Petrol		
Car payments (insurance, road tax)		
Personal		
Gifts		
Shopping/purchases		

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Expenses	Weekly (£)	Monthly (£)
Phone bills		
Other		
Total expenses for the month:		

Would you like to save any money?

Savings	Weekly (£)	Monthly (£)
Car		
College/University		
Holiday		
Other		
Total savings for the month:		

What does your budget look like for ?

Total income for the month:

Total expenses for the month:

Total savings for the month:

You'll have in your budget.

Find out what your budget means for you:

Budget surplus

If you've got more than £0 left in your budget, you've got a budget surplus. That means you've got more money left in your budget to spend or save. Happy days!

Maybe you can treat yourself to something fancy this month – or you could be responsible and save it for your future self to enjoy something even bigger! Here are some **options and information** for you to choose from.

Balanced budget

If you've got £0 or close to £0 left in your budget, you've got a balanced budget – which means you're spending roughly the same amount that you're earning. Budgeting genius, indeed!

If you'd like to save more money to put aside for your future, or just save towards something you've got in mind, here are some **tips and advice** that can help you.

Budget deficit

If you've got less than £0 left in your budget, you've got a budget deficit – more money is going out of your pocket than coming in! *gulp*

No panic – a budget deficit doesn't always mean you're a big spender. It just means you need to prioritize your money better. Here are some ways that you can **get behind budgeting** and be the boss of your finances!

We're always here to help. Get in touch with us:

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