

# YOUR ONE-MONTH SPENDING SUMMARY

MONTH / YEAR

TOTAL INCOME		£		
<b>A</b>	<b><u>FIXED COSTS - "Needs"</u></b>			<b>% of TOTAL</b>
	HOME TOTAL (items 1-7)	£		
	TRANSPORT TOTAL (items 8-12)	£		
	OTHER MONTHLY BILLS TOTAL ( items 13-19)	£		
	LESS-THAN-MONTHLY BILLS TOTAL ( items 20-25)	£		
	OTHER EXPENSES TOTAL ( items 26-30)	£		
	<b>FIXED COSTS TOTAL (items 1-30)</b>	£	-	
<b>B</b>	<b><u>DISCRETIONARY SPENDING - "Wants"</u></b>			
	FOOD & DRINK TOTAL ( items 31-33)	£		
	ENTERTAINMENT TOTAL ( items 34-43)	£		
	AROUND THE HOME TOTAL ( items 44-48)	£		
	LESS-THAN-MONTHLY BILLS TOTAL ( items 49-52)	£		
	OTHER EXPENSES TOTAL ( items 53-60)	£		
	<b>DISCRETIONARY SPENDING TOTAL (items 31-60)</b>	£	-	
	<b>GRAND TOTAL OF SPENDING (FIXED + DISCRETIONARY)</b>	£	-	100%

## YOUR ONE-MONTH FINANCIAL RECORD

MONTH / YEAR

<u>INCOME</u>		£	
1	Salary (take home)		
2	Government benefits		
3	Alimony or child maintenance		
4	Investment income		
5	Rental income		
6	Other (specify)		
<b>TOTAL INCOME</b>		£	
<u>SPENDING</u>		£	POSSIBLE WAYS TO SAVE
<b>A <u>FIXED COSTS - "Needs"</u></b>			
<u>HOME</u>			
1	Mortgage		
2	Electricity		
3	Gas		
4	Water rates		
5	Council tax payments		
6	Bulidings insurance		
7	Home contents insurance		
<b>HOME TOTAL (items 1-7)</b>		£	-
<u>TRANSPORT</u>			
8	Car loan payments		
9	Petrol		
10	Car insurance		
11	Commuting costs (Travel to work & back)		
12	Other transport		
<b>TRANSPORT TOTAL (items 8-12)</b>		£	-
<u>OTHER MONTHLY BILLS</u>			
13	Telephone ( fixed line)		
14	Telephone ( moblie)		
15	Child care		
16	life assurance		
17	Private health insurance		
18	Alimony or child support		
19	Other (specify)		
<b>OTHER MONTHLY BILLS TOTAL ( items 13-19)</b>		£	-
<u>LESS-THAN-MONTHLY EXPENSES</u>			
Estimate One Years spending in each category. Divide that amount by 12. Enter the answer in the column on the right hand side.			
20	Tax (not covered by PAYE)		
21	Home repairs		
22	Appliances ( washing machine, TV, microwave,etc)		
23	Car purchase		
24	Car repairs		
25	Other (specify)		
<b>LESS-THAN-MONTHLY BILLS TOTAL ( items 20-25)</b>		£	-
<u>OTHER EXPENSES</u>			
26	Food ( at home)		
27	Cleaning supplies and toiletries		
28	Laundry, dry cleaning, ironing		
29	Medicines and medical costs		
30	Other (specify)		
<b>OTHER EXPENSES TOTAL ( items 26-30)</b>		£	-
<b>FIXED COSTS TOTAL (items 1-30)</b>		£	-

## YOUR ONE-MONTH FINANCIAL RECORD

MONTH / YEAR

<b>B</b>	<b><u>DISCRETIONARY SPENDING - "Wants"</u></b>		
	<b><u>FOOD AND DRINK</u></b>		
31	Meals at restaurants		
32	Pub / Off licence		
33	Takeaways		
	<b>FOOD &amp; DRINK TOTAL ( items 31-33)</b>	£	-
	<b><u>ENTERTAINMENT</u></b>		
34	TV subscriptions & movie rentals		
35	Internet connection		
36	Magazines, newspaper, books		
37	CDs and other music		
38	Tickets for cinema, concerts, sports, etc.		
39	Other outings		
40	Hobbies		
41	Kids' activities		
42	Gambling		
43	Other (specify)		
	<b>ENTERTAINMENT TOTAL ( items 34-43)</b>	£	-
	<b><u>AROUND THE HOME</u></b>		
44	Home decorating		
45	Gardening		
46	Antiques and Collectibles		
47	Pets (including VETs fees)		
48	Other (specify)		
	<b>AROUND THE HOME TOTAL ( items 44-48)</b>	£	-
	<b><u>LESS-THAN-MONTHLY EXPENSES</u></b>		
Estimate One Years spending in each category. Divide that amount by 12. Enter the answer in the column on the right hand side.			
49	Holiday travel and lodging		
50	Festival and seasonal gifts ( Diwali, Christmas,etc)		
51	Birthday and other non-seasonal gifts		
52	Other (specify)		
	<b>LESS-THAN-MONTHLY BILLS TOTAL ( items 49-52)</b>	£	-
	<b><u>OTHER EXPENSES</u></b>		
53	Clothing		
54	Toys (for children)		
55	Gadgets (for grown-ups)		
56	Hairdresser or barber		
57	Other beauty (manicures, spa,etc.)		
58	Credit card interest		
59	Loan repayments		
60	Other (specify)		
	<b>OTHER EXPENSES TOTAL ( items 53-60)</b>	£	-
	<b>DISCRETIONARY SPENDING TOTAL (items 31-60)</b>	£	-
	<b>GRAND TOTAL OF SPENDING (FIXED + DISCRETIONARY)</b>	£	

# YOUR DAILY SPENDING DIARY

Date:

What you did:

How you felt:

What you spent it on:

What it cost: £

**TOTAL SPENDING FOR THE DAY**

**£**