



**SF** CHARTERED CERTIFIED  
ACCOUNTANTS

**PERSONAL  
BUDGET  
PLANNING  
TOOL**

**AUGUST 2018**



Use this template to help you calculate your drawings.

<b>Household costs</b>	<b>Costs per year</b>	<b>Notes / Calculations</b>
Mortgage/Rent/Rates/Council Tax		
Heat, Light, Gas, Electricity		
Telephones, Mobiles and Internet/Broadband		
Food		
Household Repairs		
Clothes / Shoes		
Insurance – Personal / Property		
Car Costs – Petrol, Insurance, Repairs, Servicing		
Travel Costs		
Children (pocket money, school meals, etc.)		
Birthdays and other occasions		
Holidays		
Socialising / Home Entertainment		
Loan / Hire Purchase repayments		
Health and Medical Costs (prescriptions, dental, etc.)		
Credit card / Store card repayments		
Savings Plans / Pensions		
Other:		
Other:		
Other:		
Other:		
Other:		
Other:		
<b>TOTAL:</b>	0	