

Personal Budget Planner

PERSONAL MONTHLY INCOME

Main Income/Drawings	£
Spouse's/Partners Income	£
Regular Benefits/Interest/Rental income	£
Other Income	£
Other Income	£
TOTAL MONTHLY INCOME (a)	£

PERSONAL MONTHLY EXPENDITURE

Where you know the annual or quarterly cost of an item please divide by 12 or 3 to get the monthly figure.

Mortgage/Rent	£
Loan/Hire Purchase/Leasing Payments	£
Credit Card Payments	£
Property Maintenance/Council Tax/Ground Rent	£
House Buildings/Contents Insurance Premiums	£
Life Assurance Premiums	£
Gas/Electricity/Water/Telephone	£
Car & Travelling Expenses (including car insurance)	£
General Household Expenses (eg food & clothes)	£
Other Expenses (eg.savings, investments)	£
Other	£
TOTAL MONTHLY EXPENDITURE (b)	£

MONTHLY SURPLUS (a-b) = £

Personal Assets/Liabilities

PERSONAL ASSETS

HOUSE	Name of mortgage lender:	
	Current value	£
	Outstanding mortgage balance	£
LIFE ASSURANCE	Company	£
	When will policy become payable (date)	
	How much is policy worth today	£
STOCKS & SHARES	Current value	£
SAVINGS:	Type (please specify)	
	Current value	£
OTHER		£

TOTAL PERSONAL ASSETS (net of mortgages): £

PERSONAL BORROWING OUTSTANDING

PERSONAL LOANS	Amount left to repay	£
HP/FINANCE AGREEMENTS	Amount left to repay	£
CREDIT CARDS	Visa (Account limit.....)	£
	Mastercard (Account limit.....)	£
	American Express (Account limit.....)	£
BANK OVERDRAFTS	Current balance	£
OTHERS		£

TOTAL PERSONAL BORROWINGS (ex mortgage) £