

# FAMILY BUDGET PLANNER

BY **EQUIFAX**<sup>®</sup>

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
<b>INCOME</b>			
Primary salary (after tax, student loan, NI*)			
Spouse's salary (after tax, student loan, NI*)			
Rent or board received			
Pension received			
Part time job/s			
Income support / Jobseekers Allowance			
Incapacity benefit / ESA*			
DLA / Personal Independence Payment (PIP)			
Working tax credit			
Child benefit / maintenance (GOV*)			
Child tax credit			
Child support (ex-spouse)			
Spousal maintenance			
Bonuses			
Other income			
<b>INCOME TOTAL</b>			

<b>OUTGOINGS   HOUSING &amp; HOUSEHOLD</b>			
Rent / mortgage payments			
2nd mortgage or secured loans			
Mortgage endowment premium			
Service charge or ground rent			
Building and contents insurance			
Maintenance (repairs, cleaning, etc)			
Other			
<b>HOUSING &amp; HOUSEHOLD TOTAL</b>			

<b>OUTGOINGS   FAMILY</b>			
Child care (nursery / babysitting etc)			
Child / baby expenses (nappies, clothing etc)			
Child support			
Activities & lessons / tuition (if applicable)			
University fund			
School meals			
School trips / activities			
Education supplies (books etc)			
Other			
<b>FAMILY TOTAL</b>			

<b>OUTGOINGS   ENTERTAINMENT &amp; LIFESTYLE</b>			
Nights out (Restaurants, bars, shows, etc)			
DVDs, CDs, video games			
Subscriptions			
Entertaining guests			
Other			
<b>ENTERTAINMENT &amp; LIFESTYLE TOTAL</b>			

<b>OUTGOINGS   MISCELLANEOUS</b>			
Pet supplies & vet			
Charity donations / gifts			
Home furnishings			
Holidays			
Other			
<b>MISCELLANEOUS TOTAL</b>			

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
<b>OUTGOINGS   UTILITIES</b>			
Electricity			
Gas			
Water			
Telephone			
Internet			
TV licence & satellite			
Mobile phone			
Council tax			
Other			
<b>UTILITIES TOTAL</b>			

<b>OUTGOINGS   HEALTH &amp; MEDICAL</b>			
Dentist / orthodontics			
Glasses and eye care			
Prescriptions / medicines			
Private healthcare			
Medical and accident insurance			
Other			
<b>HEALTH &amp; MEDICAL TOTAL</b>			

<b>OUTGOINGS   TRANSPORT</b>			
Public transport			
Car insurance			
MOT*			
Road tax			
Fuel			
Car payments			
Other			
<b>TRANSPORT TOTAL</b>			

<b>OUTGOINGS   PERSONAL</b>			
Spousal maintenance			
Personal grooming (haircuts, clothing etc.)			
Gym / sports / activities			
Pensions			
Life insurance			
Union & professional fees			
Fines / CCJs* / decrees			
Savings / emergency fund			
Alcohol & cigarettes / tobacco			
Food & household (work meals, laundry, etc)			
Other			
<b>PERSONAL TOTAL</b>			

<b>OUTGOINGS   DEBT PAYMENTS</b>			
Credit card 1			
Credit card 2			
Creditor			
Overdraft			
Payday / family or friend loan			
Other			
<b>DEBT PAYMENTS TOTAL</b>			

<b>EXPENSES TOTAL:</b>	
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<b>NET INCOME</b> (INCOME MINUS EXPENSES)	
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## Glossary

\*NI – National Insurance

\*ESA- Employment and Support Allowance

\*GOV- Government

\*CCJs – County Court Judgement

\*MOT- Ministry of Transport