Leeds Building Society

Budget Planner

Completing a budget planner is an essential first step towards understanding your finances.

Before you start, get together your latest bank statement, credit card bill and any loan statements. These will be useful to refer to as you fill in your planner.

Use as much detail as you can and feel free to add comments for your future reference. Going through the planner line by line is a good way of making sure you don't forget anything important. But remember, some of the lines may not be relevant.

Income (monthly)

Note: You'll need Adobe Reader to download/interact with document. Download for free from Adobe website or in app store.

Earnings	Amount £	Comments
Salary or wages after tax		
Partner salary or wages after tax		
Other earnings (including self employment)		
Universal Credit		
Jobseeker's Allowance (income based)		
Jobseeker's Allowance (contribution based)		
Income Support		
Working Tax Credit		
Child Tax Credit		
Child Benefit		
Employment and Support Allowance or Statutory Sick Pay		
Disability Benefits		
Carer's Allowance		
Local Housing Allowance/Housing Benefit		
Council Tax Support		
Other benefits/tax credits (e.g. maternity benefits)		
Coronavirus income support (such as furlough payments or self-employment grants)		

Income cont. overleaf

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Pensions	Amount £	Comments
State pensions		
Private or work pensions		
Pension credit		
Other pensions		

Other income	Amount £	Comments
Maintenance or child support		
Boarders and lodgers		
Non-dependants' contributions		
Student loans and grants		
Other income		

Total Income £	

Cont. overleaf

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Property and possessions

House or Flat	Amount £
Total value of property(ies)	
Mortgage outstanding	
Secured loan(s) outstanding	

Other assets	Amount £
Value of vehicle(s) (less hire purchase outstanding)	
Savings	
Other assets	

Outgoings (monthly)

Home and contents	Amount £	Comments
Rent		
Ground rent & service charges (factor fees if you live in Scotland)		
Mortgage		
Mortgage Endowment		
Secured Loans		
Council tax/rates (including water charge if you live in Scotland and rates in NI)		
Appliance & furniture rental (including appliance and furniture hire purchase, conditional sale and so on)		
TV licence		
Other costs		

Utilities	Amount £	Comments
Gas		
Electricity		
Other costs (including coal, oil, Calor Gas)		
Other expenditure		

Outgoings cont. overleaf

Water	Amount £	Comments
Water supply		
Water waste		

Care and health costs	Amount £	Comments
Childcare costs		
Adult-care costs		
Child maintenance or child support		
Prescriptions and medicines		
Dentistry and medicines		
Other costs		

Transport and travel	Amount £	Comments
Public transport (e.g. work, school, shopping)		
Hire purchase or conditional sale vehicle		
Car insurance		
Road tax		
MOT and ongoing maintenance		
Breakdown cover		
Fuel, parking and toll road charges		
Other costs (including taxis)		

School costs	Amount £	Comments
School uniform		
After-school clubs and school trips		
Other costs		

Outgoings cont. overleaf

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Pensions and insurances	Amount £	Comments
Pension payments		
Life insurance		
Mortgage payment protection insurance		
Buildings and contents insurance		
Health insurance (medical or accident or dental)		
Other costs		

Professional costs	Amount £	Comments
Professional courses		
Union fees		
Professional fees		
Other		

Other essential costs	Amount £	Comments
1.		
2.		
3.		
4.		

Communications and Leisure	Amount £	Comments
Home phone, internet, TV package (including film subscriptions)		
Mobile phone		
Hobbies, leisure and sport (e.g. socialising, eating out, gym / club membership, leisure courses)		
Gifts (e.g. birthdays, festivals, charity donations)		
Pocket money		
Newspapers, magazines, stationery and postage		
Other costs		

Outgoings cont. overleaf

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Food and housekeeping	Amount £	Comments
Groceries (e.g. food, pet food, non-alcoholic drinks, cleaning)		
Nappies and baby items		
School meals and meals at work		
Laundry and dry cleaning		
Alcohol		
Smoking products		
Vet bills & pet insurance		
House repairs and maintenance		
Other costs		

Personal costs	Amount £	Comments
Clothing and footwear		
Hairdressing		
Toiletries		
Other costs		

Regular savings	Amount £	Comments
Savings		

Priority Debts - Creditor	Owed £	Amount £	Comments

Outgoings cont. overleaf

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Non Priority Debts - Creditor	Owed £	Repayment £	CCJ	Comments

Total Expenditure £	
Overall Total Income minus Expenditure £	