

INCOME (after tax and NI) - A			
Your Pay		Income from Interest	
Partner's pay		Income from Investments	
State Benefits		Pension Income	
Tax Credits		Other	
Maintenance		Total Income (A)	
SPENDING - B			
Household Bills		Leisure	
Mortgage		Takeaway food	
Rent		Nights/days out	
Service charges		Alcohol	
Council Tax		Cigarettes	
Electricity		Gym/Sports	
Gas		Childcare	
Internet/Cable/Sat TV			
Mobile Phone		Family & Friends	
TV Licence		Kids activities	
Other		Pets	
Insurance Loans/Banking		Travel	
Loans/credit cards		Getting work	
Pension contributions		Getting to School	
Savings (Xmas/Birthdays)		Car Costs	
Savings (Holidays)			
Pet Insurance		Living expenses	
Contents Insurance		Clothes and shoes	
Car Insurance		Food shopping	
Life/Medical Insurance		Hairdressing	
Mobile Phone Insurance		Other	
Emergency Savings			
Other			
		Total Spending (B)	
		Total Income (A) - Total Spending (B)	