



## Personal Survival Budget

How much money do you really need to get by?

You may find it helpful to have some information to hand before you start:

- Household bills
- Other living costs
- Financial products like insurance and bank charges
- Travel costs
- Family and friends, gifts, attending weddings, meals, celebrations
- Leisure, holidays, meals out, gym membership, entertainment

Estimated Expenditure	£
Mortgage/Rent	
Council Tax, Water Rates	
Gas, Electricity	
All Personal and Property Insurance	
Food, General House-keeping Expenses	
Clothing	
Telephone/Broadband	
Monthly Payments (Phone, streaming services (i.e. Netflix), gym membership etc.)	
Entertainment (meals and drink)	
Subscriptions to Associations, Journals, Magazines etc.	
Car - Tax and Insurance	
Car – Running Expenses	
Car – Servicing and Maintenance	
Travel	
Children’s Expenditure and Presents	
Savings Plan	
Pension	
Loans/ Repayments/Credit card (inc. student loan repayment)	
Others (Please state)	
Contingencies	
<b>Total</b>	<b>£</b>





<b>Sub Total - Expenditure</b>	
(a)	£

<b>Estimated Income</b>	£
Income from Family/Partner (Total)	
Other Income (please state)	

<b>Sub Total - Income</b>	
(b)	£

<b>Total Survival - Income</b>	
	£

### Further reading

Money Helper has a free Budget Planner tool you may find useful to see what you are spending your money <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>

