

Create a monthly spending budget

How much would you budget per month for each of these areas in your life?

Add your own categories to suit your lifestyle! (Grey cells update automatically)

PERSONAL	££ pcm
Rent/mortgage	£1,044.00
Gas/Electricity	£0.00
Water	£0.00
Council tax/Rates	£0.00
Phone	£0.00
Broadband	£0.00
Netflix/Spotify/...	£2.22
Food	£100.00
Eating out	£200.00
Hobbies	£0.00
Clothes	£10.00
Car/petrol	£0.00
Public transport	£85.00
Savings short term (3 months)	£20.00
Savings medium term (repairs/home)	£0.00
Savings long term (pension? ISA?) etc...	£0.00
TOTAL Personal per month	£1,461.22
TOTAL Personal PLUS Work	£1,461.22 per month
DAILY RATE (estimated)	£150.00
Less 20% for tax/NI	£120.00
Divide the total by the estimated daily rate...	
TOTAL DIVIDED BY DAILY RATE =	12

WORK	Recurring pcm
	£0.00
	£0.00
	£0.00
	£0.00
	£0.00
	£0.00
	£0.00
TOTAL Recurring:	£0.00

WORK	One-offs
	£0.00
	£0.00
	£0.00
	£0.00
	£0.00
TOTAL One-offs:	£0.00
Divided by 12 =	£0.00
TOTAL Work per month	£0.00

Average number of days you have to earn every month to cover your spending budget