

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                            | £650.00   |
| Gas/Electricity                          | £50.00    |
| Water                                    | £11.00    |
| Council tax/Rates                        | £1,093.33 |
| Phone                                    | £50.00    |
| Broadband                                | £60.00    |
| Netflix/Spotify/...                      | £14.22    |
| Food                                     | £100.00   |
| Eating out                               | £150.00   |
| Hobbies                                  | £0.00     |
| Clothes                                  | £10.00    |
| Car/petrol                               | £0.00     |
| Public transport                         | £72.22    |
| Savings short term (3 months)            | £10.00    |
| Savings medium term (3-12 months)        | £10.00    |
| Savings long term (pension? ISA?) etc... | £10.00    |

|                          |           |
|--------------------------|-----------|
| TOTAL Personal per month | £2,290.77 |
|--------------------------|-----------|

|                          |           |
|--------------------------|-----------|
| TOTAL Personal PLUS Work | £2,290.77 |
|--------------------------|-----------|

|                        |         |
|------------------------|---------|
| DAILY RATE (estimated) | £180.00 |
| Less 20% for tax/NI    | £144.00 |

Divide the total by the estimated daily rate...

|                               |    |
|-------------------------------|----|
| TOTAL DIVIDED BY DAILY RATE = | 16 |
|-------------------------------|----|

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

Budgetting in 1 Year's Time

| 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 |
|----------------------|-------|

per month

|   |           |
|---|-----------|
| Greenwich Council Tax Band -                    | £1,457.77 |
| With discount                                   | £1,093.33 |
| Travel Peak (to and from central london)        | £5.00     |
| With Raiclard Discount                          | £3.33     |
| Times a month                                   | £72.22    |
| Netflix   | £7.00     |
| Disney  | £2.22     |
| Prime   | £5.00     |
| Estimated Annual Water Bill for North Greenwich | £133.00   |