

Budget Planner

(1) Net Weekly/Monthly Take Home Pay

Include Children's Allowance and all other
Income including Partner's income.

€ _____

Household Expenses

Rent or Mortgage € _____

Childcare Costs € _____

ESB/Phone/TV etc. € _____

Other Household bills € _____

Personal Expenses

Food and Clothing € _____

Mobile Phone Costs € _____

Insurances & Pension costs € _____

Travel/Car/Petrol costs etc € _____

Other expenses € _____

Entertainment/Self/Family

Holidays € _____

Birthdays € _____

Christmas € _____

Membership of Clubs € _____

Other Events € _____

Existing Loans

Credit Union repayments € _____

Car Loan repayments € _____

Other Personal Loans € _____

Credit Card Payments € _____

(2) **Total Wk/Monthly Expenses** = € _____

Income less spending = € _____

(1 minus 2)

If your spending is more than your income you need to change your budget and decide what areas to reduce your spending on! You can maximise your income or reduce your spending.

