**Budgeting in a crisis**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Expense** | **Weekly** | **Monthly** | **Quarterly** | **Annually** |
| Mortgage / Rent |  |  |  |  |
| Ground Rent / Service Charge |  |  |  |  |
| Buildings insurance |  |  |  |  |
| Contents insurance |  |  |  |  |
| Council Tax |  |  |  |  |
| Gas |  |  |  |  |
| Electricity |  |  |  |  |
| Oil / Logs |  |  |  |  |
| Water |  |  |  |  |
| Home Phone |  |  |  |  |
| Mobiles |  |  |  |  |
| Internet / Broadband |  |  |  |  |
| TV Licence |  |  |  |  |
| Satellite / Digital TV |  |  |  |  |
| Cleaner / Window Cleaner |  |  |  |  |
| Home maintenance |  |  |  |  |
| Garden maintenance |  |  |  |  |
| Appliance rental |  |  |  |  |
| Boiler cover |  |  |  |  |
| Grocery shopping |  |  |  |  |
| Takeaways |  |  |  |  |
| Alcohol at home |  |  |  |  |
| Cigarettes & tobacco |  |  |  |  |
| Work lunches & snacks  |  |  |  |  |
| Takeaway coffees etc. |  |  |  |  |
| Union / professional fees |  |  |  |  |
| Children’s clothes |  |  |  |  |
| School uniform |  |  |  |  |
| Shoes |  |  |  |  |
| Work clothes |  |  |  |  |
| New clothes |  |  |  |  |
| Laundry & dry cleaning |  |  |  |  |
| Hairdressing |  |  |  |  |
| Beauty treatments |  |  |  |  |
| Toiletries |  |  |  |  |
| Eye care |  |  |  |  |
| Dental care |  |  |  |  |
| Prescriptions & medicines |  |  |  |  |
| Life insurance |  |  |  |  |
| Income protection |  |  |  |  |
| Critical illness |  |  |  |  |
| PPI |  |  |  |  |
| Credit Card insurance |  |  |  |  |
| Health insurance |  |  |  |  |
| Dental insurance |  |  |  |  |
| Overdraft charges & interest |  |  |  |  |
| Bank account fees |  |  |  |  |
| Penalties |  |  |  |  |
| Loan repayments |  |  |  |  |
| Student loan repayments |  |  |  |  |
| Credit card repayments |  |  |  |  |
| Hire purchase/catalogue |  |  |  |  |
| Regular savings |  |  |  |  |
| Lump sum savings |  |  |  |  |
| Payments into ISAs |  |  |  |  |
| Buying investments |  |  |  |  |
| Pension contributions |  |  |  |  |
| Funeral plan |  |  |  |  |
| Financial & legal advice |  |  |  |  |
| Childcare |  |  |  |  |
| Nappies & baby items |  |  |  |  |
| Activities & clubs |  |  |  |  |
| Toys & treats |  |  |  |  |
| Pocket money |  |  |  |  |
| Babysitting |  |  |  |  |
| Maintenance / child support |  |  |  |  |
| School fees |  |  |  |  |
| School trips |  |  |  |  |
| School dinners |  |  |  |  |
| After-school clubs |  |  |  |  |
| Support for student children |  |  |  |  |
| Support for other relatives |  |  |  |  |
| Pet food |  |  |  |  |
| Vet bills |  |  |  |  |
| Pet insurance |  |  |  |  |
| Donations & sponsorships |  |  |  |  |
| Family/friends loan repayments |  |  |  |  |
| Petrol / diesel |  |  |  |  |
| Car insurance |  |  |  |  |
| Breakdown cover |  |  |  |  |
| Car tax |  |  |  |  |
| Car finance or loan repayment |  |  |  |  |
| Loan insurance |  |  |  |  |
| MOT |  |  |  |  |
| Maintenance & repairs |  |  |  |  |
| Parking & tolls |  |  |  |  |
| Bus, tube & tram fares |  |  |  |  |
| Trains |  |  |  |  |
| Taxis |  |  |  |  |
| Air travel |  |  |  |  |
| Cinema & theatre trips |  |  |  |  |
| Days out |  |  |  |  |
| Books, music, films, games, etc. |  |  |  |  |
| Hobbies |  |  |  |  |
| Eating out |  |  |  |  |
| Going out for drinks |  |  |  |  |
| Sport & gym |  |  |  |  |
| Lottery & gambling |  |  |  |  |
| Newspapers & magazines |  |  |  |  |
| Birthdays |  |  |  |  |
| Christmas |  |  |  |  |
| Other celebrations |  |  |  |  |
| Weddings |  |  |  |  |
| Holidays |  |  |  |  |
| Travel insurance |  |  |  |  |
| Spending money |  |  |  |  |
| **Totals** |  |  |  |  |