

How to create a budget

Things to budget for:

Essentials:

Home – rent/mortgage:

Food and supplies – weekly:

Utility and household bills:

Travel:

Debt repayments:

Family:

Savings:

Phone bill:

Other spending:

Leisure and entertainment:

Clothes:

Holidays:

Special occasions:

Household maintenance:

Subscriptions and donations:

Miscellaneous (lunches, coffee):