Worked example - a fictional household. Figures are made up for illustration.

Monthly budget planner

Month: November 2026

Money in	Expected	Actual
Wages - Sam	£2,100.00	£2,100.00
Wages - Alex (part time)	£850.00	£850.00
Child Benefit	£102.40	£102.40
Total money in	£3,052.40	£3,052.40

Home	Planned	Actual	Difference
Rent or mortgage	£1,050.00	£1,050.00	£0.00
Council tax	£165.00	£165.00	£0.00
Energy	£140.00	£152.30	-£12.30
Water	£38.00	£38.00	£0.00
Broadband and phones	£62.00	£62.00	£0.00
Home insurance	£22.00	£22.00	£0.00
Repairs and household items	£40.00	£58.50	-£18.50

Food and transport	Planned	Actual	Difference
Groceries	£420.00	£447.80	-£27.80
Eating out and takeaways	£60.00	£52.00	£8.00
Fuel or fares	£110.00	£98.00	£12.00
Car tax, insurance and MOT	£85.00	£85.00	£0.00
Parking and other travel	£20.00	£14.50	£5.50

Family and personal	Planned	Actual	Difference
Childcare and school costs	£180.00	£175.00	£5.00
Clothes and shoes	£50.00	£72.00	-£22.00
Health and personal care	£30.00	£26.50	£3.50
Subscriptions and memberships	£45.00	£45.00	£0.00
Gifts and celebrations	£40.00	£40.00	£0.00
Leisure and hobbies	£60.00	£35.00	£25.00

Savings and debts	Planned	Actual	Difference
Savings: holiday fund	£100.00	£100.00	£0.00
Savings: emergency pot	£50.00	£50.00	£0.00
Debt payment: credit card	£120.00	£120.00	£0.00
Other: charity donation	£15.00	£15.00	£0.00

Summary	Planned	Actual
Total money in	£3,052.40	£3,052.40
Total money out	£2,902.00	£2,923.60
Left over (in minus out)	£150.40	£128.80

Worked example - a fictional household. Figures are made up for illustration.

How to use this template

A budget planner helps you see what comes in and goes out each month. Write what you expect to spend, then what you actually spend, and compare the two.

1. **List your income first.** Add every regular source and the amount you expect this month.
2. **Fill in the planned column.** Use past bank statements or bills to estimate each cost.
3. **Record the actual amounts.** Fill the Actual column as the month goes on, or at the end.
4. **Work out the difference.** Planned minus actual for spending lines. A minus means you spent more than planned.
5. **Use what you learn.** Adjust next month's plan for anything that was off.

This planner organises your own figures. It is not financial advice. Free, impartial money guidance is available from MoneyHelper and GOV.UK.