**Exercise: My Personal Survival Budget (monthly)**

Use this template to help you calculate your drawings on a monthly basis over a 12-month period. This will help you identify the peaks and the troughs in your personal budget.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Household costs | Jan | Feb | Mar | Apr | May | June | July | Aug | Sept | Oct | Nov | Dec |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mortgage/Rent/Rates/Council Tax |  |  |  |  |  |  |  |  |  |  |  |  |
| Heat, Light, Gas, Electricity |  |  |  |  |  |  |  |  |  |  |  |  |
| Telephones, Mobiles and Internet/Broadband |  |  |  |  |  |  |  |  |  |  |  |  |
| Food |  |  |  |  |  |  |  |  |  |  |  |  |
| Household Repairs |  |  |  |  |  |  |  |  |  |  |  |  |
| Clothes/Shoes |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance – Personal/Property |  |  |  |  |  |  |  |  |  |  |  |  |
| Car Costs – Petrol, Insurance, Repairs, Servicing |  |  |  |  |  |  |  |  |  |  |  |  |
| Travel Costs |  |  |  |  |  |  |  |  |  |  |  |  |
| Children (pocket money, school meals, etc) |  |  |  |  |  |  |  |  |  |  |  |  |
| Birthdays and other occasions |  |  |  |  |  |  |  |  |  |  |  |  |
| Holidays |  |  |  |  |  |  |  |  |  |  |  |  |
| Socialising/Home Entertainment |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan/Hire Purchase repayments |  |  |  |  |  |  |  |  |  |  |  |  |
| Health and Medical Costs (prescriptions. dental, etc) |  |  |  |  |  |  |  |  |  |  |  |  |
| Credit card/Store card repayments |  |  |  |  |  |  |  |  |  |  |  |  |
| Savings Plans/Pensions |  |  |  |  |  |  |  |  |  |  |  |  |
| Other: |  |  |  |  |  |  |  |  |  |  |  |  |
| Other: |  |  |  |  |  |  |  |  |  |  |  |  |
| Other: |  |  |  |  |  |  |  |  |  |  |  |  |
| Other: |  |  |  |  |  |  |  |  |  |  |  |  |
| Other: |  |  |  |  |  |  |  |  |  |  |  |  |
| TOTAL: |  |  |  |  |  |  |  |  |  |  |  |  |