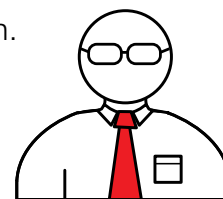


Billy's monthly budget planner

Fixed household costs: Things we 'need' that cost the same amount every month.

Essential living costs: Things we 'need' but the costs vary from month to month, or you may only have to pay for them a few times a year.

Non-essential living costs: Things we 'want' but don't necessarily 'need'.



Monthly income		£2030
Fixed household costs	£	
Rent/Mortgage	950	
Council Tax	140	
TV licence	13	
Sub total	£1103	
Essential living costs	£	
Basic food and household items	350	
Gas	50	
Electricity	50	
Internet/TV package	60	
Water	35	
Phone	45	
Clothes	40	
Sub total	£630	
Non-essential living costs	£	
Swimming lessons	30	
Magazines	20	
Ice-cream	10	
Sub total	£60	
Total monthly costs		£1793
Difference		£237