

What's coming in?

INCOME SOURCE	BUDGET (£)
Salary / Wages	
Partner's Income	
Side Income / Freelance	
Benefits / Pensions	
Other	
Total Income	

MY GOAL THIS MONTH

- ☐ Build an emergency fund
- ☐ Pay off debt faster
- ☐ Invest
- ☐ Save for something special
- ☐ Save for a holiday
- ☐ Other: _____

What's going out?

CATEGORY	BUDGET (£)	ACTUAL (£)
 Essentials Rent, mortgage, utilities, council tax, insurance		
 Everyday Costs Groceries, fuel, transport, household		
 Lifestyle Eating out, subscriptions, hobbies, gym		
 Wants Shopping, entertainment, holidays		
 Debt & Loans Credit cards, loans, overdrafts		
 Other / Irregular Gifts, car maintenance, school costs		
Total Spending		

AT A GLANCE

Total Income

Total Spending

Saved / Invested

AMOUNT LEFT

£ _____

Action Plan — What will you focus on this month?

- 1 _____
- 2 _____
- 3 _____

EASY SAVINGS

- ☐ Cancel one unused subscription
- ☐ Take lunch to work twice
- ☐ One fewer takeaway
- ☐ Other: _____

GET STARTED Follow these simple steps to use your Budget Blueprint.

**1. Plan**

Fill in your income, bills and monthly goals.

**2. Detail**

Break down your spending in more detail on Page 2.

**3. Check In**

Review weekly on Page 3 and adjust as you go.

**4. Review**

Reflect at month end and plan ahead.

How to use this page: List your main expenses in each category. Add each category total back to Page 1.

Rent • Mortgage • Utilities • Insurance • Council Tax

Groceries • Fuel • Transport • Household

Eating Out • Subscriptions • Hobbies • Gym

Shopping • Entertainment • Holidays

Credit Cards • Loans • Overdrafts

Gifts • Car Maintenance • School Costs

Print this page again and continue your spending breakdown. Bring each category total back to Page 1.



Weekly Check-ins

Don't recalculate your whole budget. Just notice what happened and choose one small improvement.

WEEK 1

Biggest win: _____

Biggest surprise: _____

Spending leak: _____

Change next week: _____

How did this week feel? ☐ Good ☐ OK ☐ Needs work

WEEK 2

Biggest win: _____

Biggest surprise: _____

Spending leak: _____

Change next week: _____

How did this week feel? ☐ Good ☐ OK ☐ Needs work

WEEK 3

Biggest win: _____

Biggest surprise: _____

Spending leak: _____

Change next week: _____

How did this week feel? ☐ Good ☐ OK ☐ Needs work

WEEK 4 OR WEEK 5

Biggest win: _____

Biggest surprise: _____

Spending leak: _____

Change next week: _____

How did this week feel? ☐ Good ☐ OK ☐ Needs work

Monthly Review ★

What worked well this month? _____

What didn't go to plan? _____

Where did I overspend the most? _____

What habit helped me save money? _____

What will I focus on next month? _____

PROGRESS > PERFECTION

Small changes every month create big results.