

Frugal Budget Planner

Take control of your money, one month at a time.

Name: _____ Budget Month: _____

Monthly Income Overview

Main Income	
Partner's Income	
Benefits / Support	
Side Hustle / Other	
Total Income	

Notes: _____

Essential Expenses

Expense Category	Budgeted (£)	Actual (£)	Notes
Rent / Mortgage			
Council Tax			
Gas / Electric			
Water Bill			
Broadband / Phone			
Travel / Fuel			
Groceries			
Insurance (home/car)			
Minimum Debt Payments			
Childcare			
Total Essentials			

Variable & Discretionary Spending

Category	Budgeted (£)	Actual (£)	Notes
Eating Out / Takeaways			
Entertainment			
Clothing			
Subscriptions			
Gifts / Holidays			
Emergency Expenses			
Other (specify)			
Total Discretionary			

Savings & Debt Overpayments

Savings or Goal	Target (£)	Saved (£)	Notes
Emergency Fund			
Holiday Fund			
Sinking Funds (e.g. Xmas)			
Overpaid on Credit Card			
Other Savings Goals			
Total Saved			

Monthly Reflections

What worked well this month?

What spending surprised me?

What can you cut or adjust for next month?

One frugal win I'm proud of:

Next month's focus: