

Category/Item	Essential	Non-essential
	£ annually/ monthly	£ annually/ monthly
HOUSEHOLD		
Mortgage / rent		
Electricity		
Gas		
Telephone		
Water rates		
Groceries		
Household maintenance		
TV license		
CAR EXPENSES		
Fuel		
Road tax		
Car insurance		
Servicing		
Repairs		
Rescue service		
PERSONAL		
Clothes		
Shoes		
Medical costs		
Incidentals (hairdresser, dry cleaning)		
HOLIDAYS & TRAVEL		
Bus and train fares		
Holidays		
Days out		
School trips		
FINANCIAL		
Hire purchase and lone repayments		
Life insurance		
Pensions		
Other insurances		
Savings		
Buildings and contents insurance		
ENTERTAINMENT		
Cinema / video / theatre		
Evenings out		
CDs and music		
Sport		
Fitness classes		
Hobbies		
Club memberships		
OTHER		
Child care costs		
Contributions / support for parents / family		
TOTALS	-	-
Monthly / Yearly income		



Use the planner to think about:

How much do you spend? Are you spending more, breaking even, or do you have cash left at the end of each month?

Where are most of your outgoings, do you spend more than you should on clothes, or are you a take away addict? Are all your purchases essential?

Are there any surprises – it is shocking sometimes how much these things add up. How much is that gym membership, do you really need all those CDs?

Could you and your partner have a monthly budget? Talk about it together.

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