

Monthly Budget Planner

A clear one-page view of where your money actually goes

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HOW TO USE THIS

Fill this in with last month's real numbers, not the ones you hope for. Print it, or open it on a tablet and write over it. Honesty beats optimism every time.

Money in

INCOME

Salary / wages	£	
Benefits	£	
Other income	£	
TOTAL INCOME	£	

Money out

ESSENTIAL OUTGOINGS

Rent / mortgage	£	
Council tax	£	
Energy	£	
Water	£	
Food	£	
Transport	£	
Insurance	£	
TOTAL ESSENTIALS	£	

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Discretionary spending, savings, and what is left over

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DISCRETIONARY SPENDING

Subscriptions	£	_____
Entertainment	£	_____
Eating out	£	_____
Shopping	£	_____
TOTAL DISCRETIONARY	£	_____

SAVINGS & DEBTS

Emergency fund	£	_____
Debt payments	£	_____
Other savings	£	_____
TOTAL SAVINGS	£	_____

Monthly surplus or deficit

Income minus everything above

£ _____

NOTES — WHERE DID IT ACTUALLY GO?

Anything that surprised you this month, and one thing you will do differently next month.

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Your quick wins, and a few habits that keep the savings

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Three quick wins this month

1

2

3

Habits that keep the savings

Audit your subscriptions

Cancel anything you have not used in the last month. Free trials are only free if you remember to cancel.

Meal plan before you shop

A list cuts impulse buys. Plan meals around what you already have and what is on offer.

Review yearly, not never

Diary a 30-minute money review every 12 months. It is the highest-paid half hour of your year.

Want a second pair of eyes?

Bring this planner to a free 15-minute chat and we'll find the savings together — no pressure, no jargon.

[Book a free 15-minute chat](#)