

FREE PRINTABLE MONEY GUIDE | READ, PLAN, TAKE ONE STEP.

## 1 KNOW YOUR MONEY

Start with facts



### Income

Use take-home pay.



### Bills

List fixed monthly costs.



### Spending

Estimate food and travel.



### Irregular costs

Include annual expenses.

## 2 PLAN THE MONTH

Cover essentials first



### Housing

Prioritise rent or mortgage.



### Food

Plan realistic groceries.



### Transport

Include work and school.



### Buffer

Leave room for surprises.

## 3 TRACK AS YOU GO

Small checks help



### Write it down

Use paper or a spreadsheet.



### Check weekly

Compare plan with reality.



### Spot patterns

Notice repeated extras.



### Adjust

Change the plan, not your worth.

## 4 REVIEW AND REPEAT

Keep it workable



### One goal

Choose a realistic target.



### Cut carefully

Protect essentials.



### Plan ahead

Set aside annual costs.



### Start again

Next month is a fresh plan.

### MY NEXT MONEY STEP:

One action I will take: \_\_\_\_\_ By date: \_\_\_\_\_

# SIMPLE\_BUDGET — PRACTICAL NOTES

Keep this page with your visual quick-glance guide.

## 1 BUDGET WITH REAL NUMBERS

Use money actually received, after tax and deductions. For irregular income, plan using a conservative estimate and review often.

## 2 ESSENTIAL BILLS FIRST

Prioritise housing, utilities, food and essential transport. If you cannot pay important bills, seek free debt advice early.

## 3 THERE IS NO MAGIC PERCENTAGE

Popular budget splits are examples, not rules. Housing, family size, disability and local prices change what is realistic.

## 4 KEEP IT PRIVATE

Protect bank details and passwords. A paper budget or offline spreadsheet is enough to get started.

## MAKE IT PRACTICAL

Choose one small action, write it on page 1, and review it after a week. Use trusted, free advice services when you need help.

### REFERENCE POINTS (check your local rules):

[moneyhelper.org.uk/en/everyday-money/budgeting](https://moneyhelper.org.uk/en/everyday-money/budgeting)

[consumerfinance.gov/consumer-tools/budgeting/](https://consumerfinance.gov/consumer-tools/budgeting/)