

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

1 LOOK BACK

What happened?



Income

What came in?



Bills

Were essentials paid?



Spending

What surprised you?



Savings

Did anything grow?

2 CHECK WHAT IS DUE

Prepare next month



Rent and bills

Confirm dates and amounts.



Annual costs

Plan upcoming renewals.



Debt payments

Check minimums and rates.



School or travel

Add irregular needs.

3 MAKE ONE CHANGE

Keep it simple



Cancel one waste

Remove unused costs.



Save a little

Set a realistic transfer.



Ask for help

Act on a worrying bill.



Set reminder

Schedule next checkup.

4 KEEP GOING

Progress over perfection



No shame

Numbers are information.



Share wisely

Discuss with your household.



Update goals

Change plans when life changes.



Repeat monthly

Small reviews add up.

MY NEXT MONEY STEP:

One action I will take: _____ By date: _____

MONTHLY_MONEY_CHECKUP — PRACTICAL NOTES

Keep this page with your visual quick-glance guide.

1 MAKE THIS A ROUTINE

Choose a consistent day each month, ideally after income arrives or before major bills fall due.

2 KEEP A SMALL RECORD

Record opening balance, income, essential bills, savings and any upcoming unusual costs. Protect personal details.

3 ACT EARLY ON ARREARS

If you cannot pay priority bills, contact the provider and seek free independent debt advice promptly.

4 YOUR PLAN SHOULD FIT YOUR LIFE

Changes in work, family needs, prices or health can require a new budget. Adjust without treating it as failure.

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

stepchange.org

consumerfinance.gov/consumer-tools/budgeting/