

# WHAT'S YOUR FINANCIAL GAMEPLAN?

## Exercise D: Income and Expenditure Spreadsheet

### Income

CATEGORY	MONTHLY AMOUNT	NOTES
<b>INCOME:</b>		
Wages/Salary after tax		Count wages for working members of the household
Government/State Benefits		Make a separate list of each benefit coming into the household.
Any other income		
<b>Total INCOME:</b>		

(Continued on next page)

# WHAT'S YOUR FINANCIAL GAMEPLAN?

## Expenses

CATEGORY	MONTHLY AMOUNT	NOTES
<b>EXPENSES:</b>		
<b>HOME:</b>		
Mortgage or Rent		If you have more than one of each of these categories, list them separately and put the totals in the relevant boxes. Make a note of these on the pages at the end of the chapter for future reference.
Building insurance		
Contents insurance		
House tax		
Council tax		
Service charges		
Other home charges		
<b>Total HOME:</b>		
<b>TRANSPORTATION:</b>		
Car purchase payments		Make sure you do these calculations for each vehicle cost you are responsible for.
Insurance		
Tax		
Servicing /MOT		

(Continued on next page)

# WHAT'S YOUR FINANCIAL GAMEPLAN?

Other transportation used (bus, tube, train, etc.)		
<b>Total TRANSPORTATION:</b>		
<b>UTILITIES:</b>		
Electricity		
Gas		
Water		
TV License		
Satellite/Cable		
Landline Telephone		
Mobile Telephone		Include all mobile phone costs you are responsible for
Broadband/Wi-Fi		
Other Utilities		
<b>Total UTILITIES:</b>		
<b>FOOD:</b>		
Monthly grocery bill		
Lunches, snacks, etc.		Include all members of the family that incur these costs in this figure.
Meals out, takeaways		

(Continued on next page)

# WHAT'S YOUR FINANCIAL GAMEPLAN?

Other food		
<b>Total FOOD:</b>		
<b>*ENTERTAINMENT:</b>		
Memberships (gym, golf, etc.)		List each subscription/activity separately for these sections and then total the amount to enter into the box. Make a note of these on the pages at the end of the chapter for future reference.
Subscriptions (magazines, newspapers, films)		
Children's activities (Scouts, ballet, drama, etc.)		
Other Entertainment		
<b>Total ENTERTAINMENT:</b>		
<b>DEBT PAYMENTS</b>		
Credit/Store Cards		Add the monthly payment amounts for each credit/ store card
Bank Loan		
Hire Purchase		

(Continued on next page)

# WHAT'S YOUR FINANCIAL GAMEPLAN?

Other loans		
<b>Total Monthly DEBT PAYMENTS</b>		
<b>OTHER UNSPECIFIED EXPENSES</b>		
List anything not mentioned above, e.g. pet cost, health insurance etc.		
<b>Total UNSPECIFIED Expense</b>		
<b>TOTAL EXPENSES</b>		
<b>PROFIT OR LOSS</b>		