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Household budget categories guide



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BUDGET CATEGORIES

UK guide

Housing (rent/mortgage + bills) · Target: 25–35% Yours: ____%
£____/month

Food (groceries + eating out) · Target: 10–15% Yours: ____%
£____/month

Transport · Target: 10–15% Yours: ____% £____/month

Insurance (all types) · Target: 3–5% Yours: ____% £____/month

Subscriptions · Target: 2–4% Yours: ____% £____/month (audit quarterly)

Personal / leisure · Target: 10–15% Yours: ____% £____/month

Savings / investments · Target: 15–20%+ Yours: ____%
£____/month

TRACK YOUR PERCENTAGES · ADJUST
TOWARD TARGETS · BUILD OVER TIME

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