Monthly Budget Planner — Track All Income and Outgoings

A monthly budget planner is one of the most effective tools for taking control of your money. This free printable gives you a clear structure to track income, fixed costs, variable spending and savings in one place.

How to use this planner

- Income section: list all net income (take-home pay after tax and National Insurance). Include all sources: salary, benefits, side income.
- Fixed outgoings: rent or mortgage, council tax, insurance, loan repayments, subscriptions. These don't change month to month.
- Variable spending: food, fuel, clothing, socialising. Estimate if you don't know exactly.
- Savings: treat this as a bill. Set an amount to transfer on payday before spending anything.

The gap is your number

Income minus all outgoings = your monthly surplus or deficit. If it's negative, you need to reduce spending or increase income. If it's positive, decide intentionally where the surplus goes.

This is a general information printable. For personalised money guidance, MoneyHelper.org.uk offers free, impartial advice.