Billy's monthly budget planner

Fixed household costs: Things we 'need' that cost the same amount every month.

Essential living costs: Things we 'need' but the costs vary from month to month, or you may only have to pay for them a few times a year.

Non-essential living costs: Things we 'want' but don't necessarily 'need'.



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Monthly income		£
Fixed household costs	£	
	950	
	140	
	13	
Sub total	£	
Essential living costs	£	
	350	
	50	
	50	
	60	
	35	
	45	
	40	
Sub total	£	
Non-essential living costs	£	
	30	
	20	
	10	
Sub total	£	
Total monthly costs		£
Difference		£