

Personal budget (£ GBP)

	June 22	July 22	Aug 22	Sept 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	March 23	April 23	May 23	Annual Total
INCOME													
Salary	2,691.67	3,366.67	3,366.67	3,366.67	3,366.67	3,366.67	3,366.67	3,366.67	3,366.67	3,366.67	3,366.67	3,366.67	39,725.04
Bonus	0.00	1,902.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,902.00
Deductions													
PAYE (Income Tax)	266.00	765.60	385.00	385.20	385.00	385.20	385.00	385.00	394.20	394.40	394.20	394.20	4,919.00
National Insurance	206.13	468.31	255.16	255.16	255.16	255.16	231.09	231.09	229.75	229.75	229.75	229.75	3,076.26
Student Loan	62.00	287.00	116.00	116.00	116.00	116.00	116.00	116.00	115.00	115.00	115.00	101.00	1,491.00
Additional Work Benefits	101.61	127.57	127.57	127.57	127.57	127.57	127.57	127.57	138.74	138.74	138.74	138.74	1,549.56
Pension	211.33	265.33	265.33	265.33	265.33	265.33	265.33	265.33	265.33	265.33	265.33	265.33	3,129.96
Net Monthly	1,844.60	3,354.86	2,217.61	2,217.41	2,217.61	2,217.41	2,241.48	2,241.69	2,223.65	2,223.45	2,223.65	2,237.65	27,461.07
EXPENSES-													
Home													
Mortgage	297.40	297.40	297.40	297.40	297.40	297.40	594.80	594.80	594.80	594.80	594.80	594.80	5,353.20
Electricity	40.29	0.00	0.00	0.00	0.00	75.00	0.00	0.00	113.69	0.00	92.97	0.00	321.95
Gas	0.00	0.00	0.00	0.00	63.25	0.00	0.00	0.00	519.26	0.00	0.00	75.00	657.51
Broadband	19.98	19.98	19.98	19.98	19.98	19.98	39.96	39.96	32.00	32.00	32.00	32.00	327.80
Council Rates	56.25	56.25	56.25	56.25	56.25	56.25	112.50	112.50	112.50	112.50	112.50	112.50	1,012.50
Life Insurance	26.49	26.49	26.49	26.49	26.49	26.49	52.98	52.98	52.98	52.98	52.98	52.98	476.82
Home Insurance	0.00	116.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116.11
Home Improvement	1,570.00	127.50	75.00	100.00	5,955.50	27.70	25.00	51.47	34.00	0.00	12.00	0.00	452.67
TV Licence	6.69	6.69	6.69	6.69	6.69	6.69	13.25	13.25	13.25	13.25	13.25	13.25	119.64
Window Cleaner	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00	25.00
Garden	44.76	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	419.45	474.21
Stove Fuel (Coal, logs etc)	0.00	0.00	0.00	0.00	44.00	0.00	15.00	0.00	0.00	0.00	0.00	0.00	59.00
Home totals	491.86	650.42	501.81	506.81	514.06	509.51	838.49	864.96	1,472.48	805.53	910.50	1,314.98	9,381.41
Food & Drink													
Groceries	238.79	140.01	147.94	115.26	130.81	195.60	105.90	133.50	213.38	200.58	73.69	224.97	1,920.43
Dining Out	0.00	44.46	0.00	0.00	0.00	13.50	100.01	0.00	0.00	0.00	8.90	5.79	172.66
Takeaway	36.10	118.07	132.43	30.00	47.14	45.00	22.00	71.38	54.46	88.27	48.50	72.47	765.82
Work Lunch	18.08	22.44	22.40	30.65	9.67	0.00	0.00	4.25	21.90	26.50	30.08	43.44	229.41
Pub	45.80	32.13	0.00	0.00	0.00	45.70	0.00	0.00	0.00	0.00	0.00	0.00	123.63
Daily living totals	338.77	357.11	302.77	175.91	187.62	299.80	227.91	209.13	289.74	315.35	161.17	346.67	3,211.95
Transportation													
Car Payment	172.70	172.70	172.70	172.70	172.70	172.70	172.70	172.70	172.70	172.70	172.70	172.70	2,072.40
Car Tax (Vehicle Excise Duty)	0.00	0.00	0.00	135.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135.00
Car Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399.04	0.00	0.00	0.00	0.00	399.04
E-Bike Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58.81	58.81
Petrol	60.00	81.83	80.00	0.00	30.00	30.00	0.00	0.00	30.00	30.00	60.00	30.00	431.83
Repairs & Servicing	0.00	0.00	50.48	0.00	0.00	0.00	0.00	17.79	0.00	0.00	0.00	0.00	68.27
Parking	5.77	0.00	0.00	0.00	0.96	0.00	0.00	2.62	0.00	0.00	0.00	0.00	9.35
Public transportation	57.00	28.00	14.00	14.00	14.00	9.30	0.00	0.00	28.00	14.00	5.83	15.00	199.13
Taxi	8.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.00	0.00	17.40
Transportation totals	303.87	282.53	317.18	321.70	217.66	212.00	172.70	592.15	230.70	216.70	247.53	276.51	3,391.23
Entertainment & TV													
Netflix	10.99	10.99	10.99	10.99	10.99	10.99	10.99	10.99	10.99	10.99	10.99	10.99	131.88
Amazon Prime	37.99	10.99	7.99	7.99	7.99	7.99	7.99	7.99	7.99	8.99	8.99	8.99	131.88
Disney+	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.90	0.00	0.00	79.90
Paramount+	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	83.88
Cinema	0.00	22.50	0.00	15.99	0.00	0.00	25.60	0.00	0.00	0.00	0.00	34.20	98.29
Shows & Events	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00	15.00
Xbox Live	49.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.99
Entertainment totals	105.96	51.47	25.97	41.96	25.97	25.97	51.57	25.97	25.97	106.87	26.97	76.17	590.82
Children													
Clothes	8.99	0.00	0.00	7.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.79	19.78
Toys	32.00	165.00	0.00	5.95	0.00	103.00	10.00	0.00	0.00	12.49	19.54	5.00	352.98
Classes / Clubs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	16.00	26.00

PAID FROM SAVINGS
Not calculated on this sheet
View Tab: Savings

	June 22	July 22	Aug 22	Sept 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	March 23	April 23	May 23	Annual Total
Other	4.00	128.00	297.98	0.00	0.00	0.00	0.00	30.00	0.00	62.98	8.99	19.24	551.19
Child totals	44.99	293.00	297.98	12.95	0.00	103.00	10.00	40.00	0.00	75.47	28.53	44.03	949.95

PAID FROM

PAID FROM

	June 22	July 22	Aug 22	Sept 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	March 23	April 23	May 23	Annual Total
Vacations													
Plane Fare	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accommodations	80.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.00
Food & Drink	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	157.33	0.00	157.33
Souvenirs	0.00	12.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	16.00	38.29
Tourist Attractions	0.00	24.27	0.00	0.00	0.00	0.00	0.00	0.00	23.59	0.00	12.50	0.00	60.36
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.59	0.00	67.38	31.90	0.00	116.87
Package Holiday Payment	0.00	1,000.00	500.00	250.00	250.00	246.00	200.00	0.00	0.00	0.00	0.00	0.00	946.00
Vacations totals	80.00	36.56	0.00	250.00	250.00	246.00	200.00	17.59	23.59	67.38	211.73	16.00	1,398.85
Personal													
Clothing	29.00	19.70	0.00	0.00	35.00	0.00	27.49	0.00	0.00	87.49	0.00	0.00	198.68
Mobile Phone	16.00	16.00	16.00	16.00	16.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	136.00
Gym	23.00	23.00	23.00	23.00	23.00	23.00	17.30	23.00	23.00	23.00	23.00	23.00	270.30
Barber	28.00	20.00	18.00	18.00	18.00	18.00	18.00	0.00	18.00	18.20	18.00	18.00	210.20
Other (Amazon, Ebay etc)	20.55	21.99	153.96	3.95	31.29	37.70	36.64	13.00	35.53	53.08	79.87	65.00	552.56
Gifts (Birthdays, Weddings, Xmas etc)	100.00	0.00	35.85	0.00	0.00	35.00	280.69	32.25	3.99	93.86	0.00	0.00	581.64
Post Office	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.70
Local Shop (Juice, sweets, lotto etc)	11.85	15.90	17.86	0.00	10.20	33.83	27.85	16.00	17.57	20.80	19.75	25.18	216.79
Personal totals	232.10	116.59	264.67	60.95	133.49	155.53	415.97	92.25	106.09	304.43	148.62	139.18	2,169.87
Financial obligations													
Savings	0.00	500.00	0.00	250.00	250.00	500.00	0.00	0.00	250.00	250.00	250.00	250.00	2,500.00
ISA	200.00	200.00	200.00	200.00	100.00	200.00	200.00	200.00	0.00	0.00	0.00	200.00	1,700.00
Credit Card payments	25.00	884.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	909.83
Child Savings Account	250.00	250.00	250.00	0.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00
Transfer to Partner	0.00	0.00	0.00	0.00	200.00	200.00	0.00	0.00	0.00	0.00	50.00	0.00	450.00
Financial obligation totals	225.00	1,584.83	450.00	450.00	700.00	900.00	200.00	200.00	250.00	250.00	300.00	450.00	5,959.83
Total expenses													
	1,822.55	3,372.51	2,160.38	1,820.28	2,028.80	2,451.81	2,116.64	2,042.05	2,398.57	2,141.73	2,035.05	2,663.54	27,053.91
Cash short/extra													
	22.05	(17.65)	57.23	397.13	188.81	(234.40)	124.84	199.64	(174.92)	81.72	188.60	(425.89)	407.16



Pension

DATE	CONTRIBUTION	BALANCE
Wednesday, June 1, 2022		538.90
Friday, July 1, 2022		676.60
Monday, August 1, 2022		676.60
Thursday, September 1, 2022		676.60
Saturday, October 1, 2022		676.60
Tuesday, November 1, 2022	Personal 8%	676.60
Thursday, December 1, 2022	+	676.60
Sunday, January 1, 2023	Employer 12%	676.60
Wednesday, February 1, 2023		676.60
Wednesday, March 1, 2023		676.60
Saturday, April 1, 2023		676.60
Monday, May 1, 2023		676.60
TOTAL		7,981.50