

# 2025 BUDGET PLANNER

## Monthly Income

List all your income sources:

- Main job
- Benefits
- Side hustle or freelance
- Other income

## Fixed Expenses

These are your essential monthly costs:

- Rent/Mortgage
- Utilities
- Council Tax
- Loan Payments

## Variable Expenses

These costs may change monthly:

- Groceries
- Travel
- Entertainment
- Subscriptions

## Savings Goals

Set monthly savings targets:

- Emergency Fund
- Holiday
- Home deposit
- Other goals

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## Debt Repayment

Track what you owe and your repayments:

- Credit cards
- Overdrafts
- Buy Now Pay Later

## Weekly Budget Breakdown

Split your spending into weekly amounts to avoid overspending. Use envelopes or apps to stay on track.

## Budgeting Tools

Recommended UK tools:

- MoneyHelper Planner
- Emma App
- Snoop
- Plum or Monzo for savings pots