



Budgeting Sheet

Section 1: Income	Monthly
	<i>(for weekly payments, see * below)</i>
Your wages/salary/benefit Payment (net deductions**)	€
Your Partner's wages/salary/benefit payment (net)	€
Any other earnings (net)	€
Any supplementary payments – pension, social welfare, child support, Family Income Support (FIS), etc	€
Any payments from investments, etc	€
Total Income	€

**An example of weekly to monthly – Your take home weekly wage/salary is €500 net – to calculate monthly - €500 x 52 (weeks) = €26,000 then €26,000 ÷ 12 (months) = €2,166.67 (monthly income)*

***This is your take home pay, when tax, USC etc have been deducted.*

Section 2: Expenses – Household	Monthly
Essential	<i>(for annual payments, see * below)</i>
Mortgage Payment/Rent Payment	€
Loan Repayments	€
Local Property Tax	€
Waste Collection Charges	€
Electricity/Gas Bill	€
Telephone/Broadband	€
Mobile Phone Payments <i>(include top up & bill pay plans)</i>	€
Life Assurance	€
Fuel Costs – coal, gas cylinders, etc	€

TV Licence	€
House Insurance	€
Childcare Expenses, include pocket money	€
Car Running Costs – Fuel & Maintenance	€
Car Tax	€
Car Insurance	€
Healthcare Payments – private healthcare & an estimated monthly GP/Prescription cost	€
Estimated Food Bill	€
Clothing & Shoes	€
School Costs, include trips, school meals, etc	€
Transport costs for school	€
Total Household Essential Expenses (2)	€

** If you pay a bill annually, simply divide that amount by 12 to calculate the monthly amount*

Section 3: Discretionary Expenses	Monthly <i>(for annual payments, see * below)</i>
Gym membership	€
Newspapers & Magazines	€
Savings	€
Entertainment & Eating Out	€
Subscriptions – Netflix, Spotify, etc	€
Gifts (Birthdays & Christmas) Estimate a monthly cost	€
Holidays & weekends away Estimate a monthly cost	€
Total Discretionary Expenses (3)	€

Section 4: Summary

Total Income (section 1 total)	€
Less/subtract	
Total Household Essential Expenses (section 2 total)	€
Total Discretionary Expenses (section 3 total)	€
Monthly Net Disposable Income <i>Total Section 1 - (Total Section 2+ Total Section 3) =What you have remaining</i>	€