

Expenses

Housing	£
Utilities	£
Groceries	£
Transport	£
Entertainment	£
Dining Out	£
Insurance	£
Health & Fitness	£
Personal Care	£
Debt Payments	£
Savings	£
Other	£
TOTAL	£

Income

Salary	£
Freelance	£
Other	£
TOTAL INCOME	£

Summary

Total Income	£
Total Expenses	£
INCOME - EXPENSES =	
£	

Notes

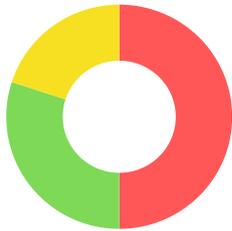


Scan Here to Use Our Online Budget Planner

Prefer to do your budget online? We have a free calculator available on our website so you can complete your budget plan at a time that suits you. Just scan the QR code to get started!

New to budgeting? Flip over for some practical tips.

Top Ways to Budget Plan



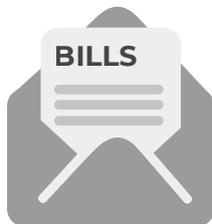
50/30/20 Rule

Break your income into three categories: 50% for **Needs** (e.g. groceries or rent); 30% for **Wants** (e.g. takeaway or eating out); 20% for **Savings & Debt Repayment**.



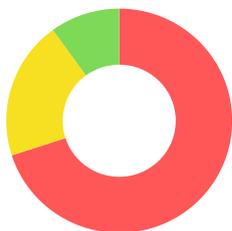
Zero-Based Budget

With a **Zero-Based budget**, every pound has a job. At the end of the month, your income minus your expenses will equal zero with this method.



Cash Envelope System

Prefer traditional methods? You may like to use **physical cash or digital envelopes for spending categories**. Only pay for expenses from the corresponding envelopes.



70/20/10 Budget

Similar to the 50/30/20 rule, this method has three categories: 70% for **Needs & Lifestyle**; 20% for **Savings & Investing**; and 10% for **Fun and Personal Goals**.



Pay Yourself First

The “Pay Yourself First” method is where you prioritise saving as soon as you are paid. By setting up automatic transfers to your savings account, the money is out of sight and out of mind.

At Serve and Protect, we make this easy by allowing you to save via payroll deduction. **Get started** with as just £10 per month!