

# MONTHLY BUDGET PLANNER

Keep on top of your finances and work out how much disposable income you have each month.



## NEED HELP WITH YOUR BUDGET?

Book an appointment with ENSA Advice.

Scan the QR Code or visit [napierstudents.com/advice](http://napierstudents.com/advice).

### INCOME

Employment	
Grants	
Bursaries / Scholarships	
Student Loan	
Other Funding	
Family Contribution	
Partner's Income	
Savings (Withdraw)	
Other	
Other	
Other	
Other	

**Total Income**

**Weekly Allowance**

### EXPENDITURE

Rent	
Gas / Electricity	
Food	
Tuition Fees	
Council Tax	
Transport	
Landline/Internet	
Mobile Phone	
Toiletries / Hair / Clothes	
Social and Leisure	
Emergency Fund	
Other	

**Total Fixed Expenses**

**Total Variable Expenses**

$$\text{Weekly Allowance} = \text{Total Income} - \text{Expenses} \div 4$$



# BUDGETING MADE SIMPLE

## 1 Determine your income

If you have an irregular income, take a look at what you've made over the last few months and list the lowest amount as this month's planned income. You can always adjust later in the month if you make more or less.

## 2 Determine your expenses

Note: these can be fixed (unchanging e.g. internet) or variable (changing e.g. food shopping). Here are some examples of month specific expenses to prep for: birthdays, holidays, annual subscriptions, insurance, back to school

## 3 Calculating your budget

Subtract your expenses from your income and divide any remainder by the number of weeks there are in the month. This is your weekly allowance outside of your planned needs.



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