

Outlet's Budget Calculator

When thinking of moving it is always a good idea to try and get your budget in order so you know what you can really afford. You can use the general list below to act as guidance to figure out your monthly or yearly budget. Use it to see what rent on a property you can actually afford. Consider all types of payments you are likely to make and add them up to see your outgoings. Then subtract these from your pay after taxes.

The general calculation for balancing your budget is: **Incoming after taxes – (Regular Commitments + Living Expenses + Periodic Expenditures) = What's left!.**

Incoming	Outgoings			
After taxes <ul style="list-style-type: none"> • Salary <input type="text"/> • Other work income <input type="text"/> • Benefit <input type="text"/> • Disability payments <input type="text"/> • Other payments or monetary gifts (only if on a regular basis!) <input type="text"/> 	Regular Commitments <ul style="list-style-type: none"> • Rent / mortgage payments <input type="text"/> • Credit card payments <input type="text"/> • Savings payments <input type="text"/> • Outstanding debt <input type="text"/> • Interest payments <input type="text"/> • Council tax <input type="text"/> • Water <input type="text"/> • Electricity <input type="text"/> • Gas / heating <input type="text"/> • Telephone <input type="text"/> • Mobile phone <input type="text"/> • Satellite or Cable TV <input type="text"/> • TV Licence <input type="text"/> 	Regular Commitments <ul style="list-style-type: none"> • Broadband / Internet <input type="text"/> • Property Insurance <input type="text"/> • Contents Insurance <input type="text"/> • Life Insurance <input type="text"/> • Health Insurance <input type="text"/> • Pension Payments <input type="text"/> • Insurance - Motor Vehicle <input type="text"/> • Road Tax and MOT <input type="text"/> • Motor Vehicle Finance <input type="text"/> • School Fees <input type="text"/> • Child Minder / Nursery Fees <input type="text"/> • Other* <input type="text"/> • Other* <input type="text"/> 	Living Expense <ul style="list-style-type: none"> • Food <input type="text"/> • Toiletries / Chemist <input type="text"/> • Clothing <input type="text"/> • Petrol & Parking <input type="text"/> • Transport <input type="text"/> • Laundry <input type="text"/> • Pocket Money <input type="text"/> • Pet Food <input type="text"/> • Cigarettes & Alcohol <input type="text"/> • Entertainment <input type="text"/> • Sundries <input type="text"/> 	Periodic Expenditure: <ul style="list-style-type: none"> • Birthdays / Christmas <input type="text"/> • Dentist / Opticians <input type="text"/> • House Repairs <input type="text"/> • Motor Vehicle Repairs <input type="text"/> • Vets Fees <input type="text"/> • Contingencies <input type="text"/>
	Calculation			
	Total Incomings			
	Total Outgoings			
	Your Budget*			

* Warning! If you get a negative number you are spending more than you are making. It's time to re-evaluate your finances!