

# Annual Budget Snapshot

Twelve months across, categories down — spot the expensive months before they arrive.

YEAR

PREPARED ON

## Income & expenses by month

| CATEGORY      | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Income        |     |     |     |     |     |     |     |     |     |     |     |     |
| Housing       |     |     |     |     |     |     |     |     |     |     |     |     |
| Utilities     |     |     |     |     |     |     |     |     |     |     |     |     |
| Groceries     |     |     |     |     |     |     |     |     |     |     |     |     |
| Transport     |     |     |     |     |     |     |     |     |     |     |     |     |
| Insurance     |     |     |     |     |     |     |     |     |     |     |     |     |
| Health        |     |     |     |     |     |     |     |     |     |     |     |     |
| Debt          |     |     |     |     |     |     |     |     |     |     |     |     |
| Subscriptions |     |     |     |     |     |     |     |     |     |     |     |     |
| Kids / school |     |     |     |     |     |     |     |     |     |     |     |     |
| Gifts         |     |     |     |     |     |     |     |     |     |     |     |     |
| Travel        |     |     |     |     |     |     |     |     |     |     |     |     |
| Annual bills  |     |     |     |     |     |     |     |     |     |     |     |     |
| Savings       |     |     |     |     |     |     |     |     |     |     |     |     |
| TOTAL OUT     |     |     |     |     |     |     |     |     |     |     |     |     |
| SURPLUS       |     |     |     |     |     |     |     |     |     |     |     |     |

## Known one-off costs this year

- ☐ Insurance renewal
- ☐ Vehicle service / registration
- ☐ Birthdays & holidays
- ☐ School fees or supplies
- ☐ Tax bill
- ☐ Annual subscriptions
- ☐ Medical / dental
- ☐ Travel

Fill the annual bills row first. The months that look expensive in advance are the ones that never wreck a budget.