

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.