Attivo®

Lifestyle Financial Planning

Budget Planner

Plan and track your finances.

Understand and organise your money in a clear, practical way. By setting everything out in one place, you can see what you earn, what you spend, and how that aligns with your priorities.

What you'll need:

Before you begin, it helps to have a view of your finances. You don't need exact figures, but aim to be realistic.

- Your monthly income (after tax)
- Recent bank statements (last 1–3 months)
- A list of regular bills and subscriptions
- An idea of your typical day-to-day spending
- Details of any debts and savings

How to convert all figures to monthly:
Weekly × 4.33 | Fortnightly × 2.17 | Annual ÷ 12

How to complete:

Work through each section step by step. You're aiming for a clear, realistic picture of your finances.

- Start with your income.
- List your essential expenses.
- Add your non-essential spending.
- Review subscriptions and debt.
- Set your goals.

Planned vs Actual: Planned is your estimate. Actual is what happens. The difference shows where to adjust.

Use this planner regularly to track changes, spot patterns, and adjust where needed. Even small improvements can make a meaningful difference over time.

Income

Source	Frequency	Planned	Actual
		£	£
		£	£
	Monthly Total	£	£

Essential Expenses

Category	Item	Frequency	Planned	Actual	Payment Type
Housing			£	£	
Utilities			£	£	
Food			£	£	
Transport			£	£	
Insurance			£	£	
Childcare			£	£	
		Monthly Total	£	£	

Non-Essential Spending

Item	Frequency	Planned	Actual
Eating out/ Takeaways		£	£
Coffee/ Snacks		£	£
Clothing and Accessories		£	£
Hobbies and Leisure		£	£
Shopping (General)		£	£
Personal Care and Beauty		£	£
Travel and Short Breaks		£	£
Entertainment and Social		£	£
	Monthly Total	£	£

Subscriptions

Item	Frequency	Amount	Payment Type
Streaming Services		£	
Music Subscriptions		£	
Gym / Fitness Memberships		£	
Phone		£	
Charitable Donations		£	
Professional Memberships		£	
Apps and Digital Tools		£	
	Monthly Total	£	

Debt Tracker

List debts individually. You should order by highest interest rate, so you can see which debt is costing you the most.

Creditor	Balance	Interest Rate	Minimum Payment	Actual Payment
	£	%	£	£
	£	%	£	£
	£	%	£	£
	£	%	£	£
		Monthly Total	£	£

Savings and Investments

Type	Purpose	Frequency	Planned	Actual
			£	£
			£	£
			£	£
		Monthly Total	£	£

Monthly Summary Dashboard

Total Monthly Income	Total Monthly Expenses	Leftover Monthly Amount
£	£	£

Goals

Goal Name	Target Date	Target Amount	Monthly Contribution Needed
		£	£
		£	£
		£	£
		£	£
		Total	£

Notes and Action Steps

Summary

Lifestyle Financial Planning

Financial Planners
Chartered