

Family Bill Payment & Budget Tracker

Take Control of Your Household Finances

Created by Safe Haven Connect CIC

Welcome

Managing household bills can sometimes feel stressful, especially when several payments are due at different times each month.

This planner has been designed to help you organise your finances, keep track of your bills and plan ahead with confidence.

Whether you're managing your household on your own or supporting a family, having a clear overview of your finances can help reduce stress, avoid missed payments and make budgeting easier.

Remember, being organised doesn't mean you need more money—it means making the most of the money you have.

What's Included

- ♥ Monthly Bill Tracker
- ♥ Direct Debits & Standing Orders
- ♥ Subscription Tracker
- ♥ Debt Repayment Planner
- ♥ Savings Goals
- ♥ Emergency Fund Planner
- ♥ Annual Bill Calendar
- ♥ Monthly Financial Review

Before You Begin

This planner is designed to help you organise your household finances.

Complete as much or as little as you find helpful.

There are no right or wrong answers.

Small changes made consistently can make managing your money much easier over time.

A Thought to Remember

> "Financial peace of mind begins with knowing where your money is going."

Section 1 – Monthly Bill Tracker

Monthly Bills

Bill	Due Date	Amount (£)	Paid ✓
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Rent / Mortgage

Council Tax

Gas

Electricity

Water

Internet

Mobile Phone

TV Licence

Home Insurance

Car Insurance

Car Finance

Fuel

Childcare

School Costs

Other

Total Monthly Bills

£ _____

Monthly Income

Income Source	Amount (£)
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Wages	
-------	--

Benefits	
----------	--

Pension	
---------	--

Other Income	
--------------	--

Total Monthly Income

£ _____

Money Remaining After Bills

Total Income

£ _____

Minus Bills

£ _____

Money Remaining

£ _____

Next Section

Section 2 – Direct Debits, Standing Orders & Subscription Tracker

Section 2 – Direct Debits, Standing Orders & Subscription Tracker

Keeping track of automatic payments can help you avoid missed bills and identify services you may no longer use.

Review this page regularly to make sure you're only paying for what you need.

Remember:

> "Small monthly payments can quickly add up over the course of a year."

Direct Debits & Standing Orders

Company	Payment Date	Monthly Cost (£)	Essential? ✓
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Total Monthly Automatic Payments

£ _____

Subscription Tracker

Write down every subscription you currently pay for.

Subscription	Monthly Cost (£)	Do I Still Use It? ✓
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Netflix

Disney+

Amazon Prime
Spotify
Apple Music
Xbox / PlayStation
Gym Membership
Mobile Apps
Cloud Storage
Other

Subscription Review

Which subscriptions could I cancel?

Estimated monthly saving:

£ _____

Estimated yearly saving:

£ _____

Renewal Reminder

Subscription	Renewal Date
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Money-Saving Challenge

Before starting a new subscription, ask yourself:

- ☐ Do I really need it?
- ☐ Will I use it regularly?
- ☐ Can I afford it within my budget?
- ☐ Is there a free or cheaper alternative?
- ☐ Am I already paying for something similar?

End of Month Review

Did I review all my automatic payments?

☐ Yes

☐ No

Did I cancel any unused subscriptions?

☐ Yes

☐ No

Total money saved this month:

£ _____

> "Reviewing your subscriptions just once a month could save you hundreds of pounds over a year."

Next Section

Section 3 – Debt Repayment Planner & Emergency Fund Tracker

Section 3 – Debt Repayment Planner & Emergency Fund Tracker

Managing debt can feel overwhelming, but having a clear plan can help you take control one step at a time.

Remember, paying off debt is a journey. Every payment you make is progress, no matter how small.

Building an emergency fund, even a modest one, can also help reduce financial stress when unexpected expenses arise.

> "Small, consistent steps can lead to big financial changes."

Debt Overview

List any debts you currently have.

Creditor	Balance (£)	Monthly Payment (£)	Due Date
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Total Outstanding Debt

£ _____

Debt Repayment Goals

Which debt would I like to pay off first?

Why?

Extra amount I could pay each month:

£ _____

Monthly Debt Payment Tracker

Month Planned (£) Paid (£)

January

February

March

April

May

June

July

August

September

October

November

December

Emergency Fund Planner

Unexpected expenses happen to everyone.

Having an emergency fund can help reduce financial pressure when things don't go as planned.

My Emergency Savings Goal

Target Amount:

£ _____

Current Savings:

£ _____

Still Needed:

£ _____

Emergency Savings Tracker

Week	Amount Saved (£)	Total Saved (£)
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Week 1		
--------	--	--

Week 2		
--------	--	--

Week 3		
--------	--	--

Week 4		
--------	--	--

Week 5		
--------	--	--

Unexpected Expenses Log

Date	Expense	Cost (£)
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Financial Motivation

Tick the reasons you're working towards improving your finances.

- ☐ Reduce financial stress
- ☐ Become debt free
- ☐ Build an emergency fund
- ☐ Save for a holiday
- ☐ Save for a home
- ☐ Support my family
- ☐ Prepare for retirement
- ☐ Feel more financially secure
- ☐ Other:

Remember

Financial progress doesn't happen overnight.

Focus on what you can do today, rather than worrying about everything at once.

Every payment, every pound saved and every positive decision is moving you closer to your goals.

> "You don't have to be debt free to be making progress. Every step forward counts."

Next Section

Section 4 – Savings Goals, Financial Planning & Annual Review

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Building financial security doesn't always require large amounts of money. Setting realistic goals and reviewing your progress regularly can help you stay motivated and make informed financial decisions.

Remember:

> "It's not about how much you save—it's about creating the habit of saving."

My Financial Goals

What are your financial goals over the next 12 months?

- ☐ Build an emergency fund
- ☐ Become debt free
- ☐ Save for a holiday
- ☐ Save for Christmas
- ☐ Save for a new car
- ☐ Save for home improvements
- ☐ Save for education
- ☐ Save for retirement
- ☐ Reduce monthly spending
- ☐ Other:

My Savings Goals

Goal	Target (£)	Saved (£)	Remaining (£)
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Annual Savings Tracker

Month Amount Saved (£)

January

February

March

April

May

June

July

August

September

October

November

December

Total Saved This Year

£ _____

Money-Saving Ideas

Write down simple ways your household could save money.

- ☐ Meal planning
- ☐ Switching energy providers
- ☐ Buying own-brand products
- ☐ Using loyalty cards
- ☐ Reducing takeaways

- ☐ Cancelling unused subscriptions
- ☐ Walking instead of driving
- ☐ Buying second-hand where appropriate
- ☐ Reducing food waste
- ☐ Selling unwanted items
- ☐ Other:

Financial Wins

Sometimes we focus so much on what still needs to improve that we forget how far we've come.

Write down your achievements.

This year I have...

- ☐ Stayed within my budget.
- ☐ Reduced my debt.
- ☐ Started saving regularly.
- ☐ Paid bills on time.
- ☐ Reduced unnecessary spending.
- ☐ Built an emergency fund.
- ☐ Improved my financial confidence.
- ☐ Learned better budgeting skills.

Other achievements:

My Financial Action Plan

My biggest financial goal is:

The first step I'll take is:

I'll start on:

I'll review my progress every:

☐ Week

☐ Fortnight

☐ Month

Annual Review

Looking back over the year:

What worked well?

What could I improve next year?

What am I most proud of?

Final Thoughts

Managing your finances is a journey, and every positive decision counts.

There may be months when things feel more difficult than others, but don't let setbacks stop you. Review your budget, adjust your plan and keep moving forward.

Remember that financial wellbeing isn't about being perfect or having lots of money. It's about making informed choices, planning ahead and building healthy habits that work for you and your family.

> "Every pound saved, every bill planned and every positive financial choice is a step towards a more secure future."

Congratulations!

Well done on completing your Family Bill Payment & Budget Tracker.

We hope this planner helps you stay organised, reduce financial stress and build confidence in managing your household finances

Disclaimer

This tracker has been created by Safe Haven Connect CIC for educational and self-help purposes only. It is designed to help individuals and families record income, understand spending habits and organise their household finances.

This tracker is an educational resource and is not professional financial, debt, legal, medical, psychological, psychiatric or counselling advice. It should not be used as a substitute for advice from a qualified financial adviser, debt adviser or another appropriate professional.

The worksheets, examples and information contained within this tracker are general in nature and may not be suitable for every person or household. Financial circumstances vary, and users should make decisions based on their own needs and situation.

If you are experiencing serious financial difficulties, struggling with debt or unable to meet essential household costs, please seek support from a qualified debt adviser, financial adviser or appropriate support organisation.

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About Safe Haven Connect CIC

Safe Haven Connect CIC is dedicated to improving wellbeing through free educational resources, self-help workbooks, practical planners, peer support and community initiatives.

Our mission is to make support more accessible by providing free tools that help people improve their mental wellbeing, organise everyday life and reduce financial stress.

Explore more free workbooks, planners and wellbeing resources at:

www.safehavenconnect.org

Safe Haven Connect CIC

Building stronger communities through connection, support and wellbeing.
