

Monthly Family Budget & Shopping Planner

Helping You Plan, Save and Reduce Financial Stress

Created by Safe Haven Connect CIC

Welcome

Managing household finances can sometimes feel overwhelming, especially with the rising cost of living.

Whether you're budgeting for yourself or your family, planning ahead can help reduce financial stress, cut down on food waste and make your money go further.

This planner has been designed to help you organise your monthly spending, plan meals, track your shopping and build healthier financial habits.

Remember, budgeting isn't about going without—it's about making the most of what you have.

Small changes can make a big difference over time.

What's Included

- ♥ Monthly Budget Planner
- ♥ Bill & Direct Debit Tracker
- ♥ Weekly Shopping Lists
- ♥ Meal Planner
- ♥ Price Comparison Sheets
- ♥ Pantry & Freezer Inventory
- ♥ Savings Tracker
- ♥ Financial Goals

Monthly Review

Before You Begin

There is no perfect budget.

Everyone's circumstances are different.

This planner is here to help you understand where your money goes, identify areas where you might save and help reduce financial pressure.

Complete only the sections that are helpful to you.

A Thought to Remember

> "It's not about how much money you have—it's about making every pound work for you."

Section 1 – Monthly Budget Planner

Monthly Income

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

Wages	
-------	--

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

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

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

Total Monthly Income	
----------------------	--

Monthly Essential Bills

Bill	Amount (£)	Paid ✓
------	------------	--------

Rent / Mortgage
Council Tax
Gas
Electricity
Water
Internet
Mobile Phones
TV Licence
Insurance
Loan Payments
Childcare
Other

Total Monthly Bills £ _____

Money Remaining

Total Income: £ _____

Minus Bills: £ _____

Money Available: £ _____

Next, we'll build:

Section 2 – Monthly Food Budget & Shopping Planner, which will include weekly shopping budgets, supermarket comparison, meal planning and shopping lists. This will become the core of the planner.

Section 2 – Monthly Food Budget & Shopping Planner

Food is one of the biggest household expenses, but with a little planning it's often possible to reduce waste, avoid unnecessary spending and make your budget go further.

This section will help you set a realistic food budget, plan your shopping and avoid impulse purchases.

Remember:

> "Planning before you shop can save both money and food."

Monthly Food Budget

My Monthly Food Budget

Category	Budget (£)	Actual (£)
----------	------------	------------

Food		
Drinks		
Household Cleaning		
Toiletries		
Baby Items		
Pet Supplies		
Other		

Total Monthly Food Budget

Budget: £_____

Actual: £_____

Difference: £_____

Weekly Shopping Budget

Divide your monthly budget into weekly amounts.

Week	Budget (£)	Actual (£)
------	------------	------------

Week 1		
Week 2		
Week 3		
Week 4		
Week 5 (if needed)		

Before You Shop

Tick each box before leaving home.

- ☐ Check cupboards
- ☐ Check fridge
- ☐ Check freezer
- ☐ Plan meals for the week
- ☐ Write a shopping list
- ☐ Set a spending limit
- ☐ Take reusable shopping bags
- ☐ Avoid shopping when hungry
- ☐ Check for supermarket offers

Weekly Shopping List

Fruit & Vegetables

Meat, Fish & Alternatives

Dairy

Bread, Rice, Pasta & Cereals

Frozen Food

Tinned & Cupboard Items

Household Cleaning

Toiletries

Other Essentials

Estimated vs Actual Spend

Item	Estimated (£)	Actual (£)
------	---------------	------------

Estimated Total £_____

Actual Total £_____

Money Saved £_____

Top Money-Saving Tips

- ♥♥ Plan your meals before shopping.
- ♥♥ Stick to your shopping list.
- ♥♥ Buy only what you'll use.
- ♥♥ Compare own-brand and branded products.
- ♥♥ Freeze leftovers to reduce food waste.
- ♥♥ Check what you already have before buying more.
- ♥♥ Remember that small savings each week can add up over the course of a year.

Next Section

Section 3 – Monthly Meal Planner & Family Meal Calendar

This will include a full 4-week breakfast, lunch and evening meal planner, helping families plan meals, reduce waste and stay within budget.

Section 3 – Monthly Meal Planner & Family Meal Calendar

Planning your meals before shopping can help reduce stress, cut food waste and make your shopping budget go further.

A meal plan doesn't need to be complicated. The aim is to create simple, balanced meals that suit your household and budget.

Remember:

> "Planning your meals today can save you money tomorrow."

Weekly Meal Planner – Week 1

Day	Breakfast	Lunch	Evening Meal
-----	-----------	-------	--------------

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday
Sunday

Weekly Meal Planner – Week 2

Day	Breakfast	Lunch	Evening Meal
-----	-----------	-------	--------------

Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

Weekly Meal Planner – Week 3

Day	Breakfast	Lunch	Evening Meal
-----	-----------	-------	--------------

Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

Weekly Meal Planner – Week 4

Day	Breakfast	Lunch	Evening Meal
-----	-----------	-------	--------------

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday
Sunday

Healthy Snack Ideas

Write down affordable snacks your family enjoys.

Favourite Family Meals

Keeping a list of family favourites can make meal planning quicker and easier.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

Use It Up Before Buying More

Before shopping, check if you can make meals using food you already have.

Fridge Items

Freezer Items

Cupboard Items

Meals I Can Make Without Shopping

Reducing Food Waste

Small changes can save money and reduce waste.

- ☐ Check use-by dates.
- ☐ Freeze leftovers.
- ☐ Use older food first.
- ☐ Cook sensible portions.
- ☐ Store food correctly.
- ☐ Plan meals around food you already have.
- ☐ Take leftovers for lunch.
- ☐ Buy only what you'll use.

End of Month Review

Did I stick to my meal plan?

- ☐ Always
- ☐ Most of the time
- ☐ Sometimes
- ☐ Rarely

What worked well?

What could I improve next month?

Money I think I saved by planning my meals:

£ _____

Next Section

Section 4 – Household Budget, Savings Goals & Financial Planner

This section will help families track spending, plan savings, prepare for unexpected expenses and build healthier financial habits.

Section 4 – Household Budget, Savings Goals & Financial Planner

Managing your money isn't about being perfect—it's about understanding where your money goes and making informed decisions that work for you and your family.

Small changes made consistently can make a big difference over time.

Remember:

> "A budget gives every pound a purpose."

Monthly Household Spending

Category	Budget (£)	Actual (£)
----------	------------	------------

Food & Shopping		
-----------------	--	--

Rent / Mortgage		
-----------------	--	--

Council Tax		
-------------	--	--

Gas		
-----	--	--

Electricity		
-------------	--	--

Water		
-------	--	--

Internet		
----------	--	--

Mobile Phones		
---------------	--	--

TV Licence		
------------	--	--

Insurance		
-----------	--	--

Fuel / Travel		
---------------	--	--

Childcare		
-----------	--	--

School Costs		
--------------	--	--

Pets		
------	--	--

Entertainment		
---------------	--	--

Clothing		
----------	--	--

Savings		
---------	--	--

Other		
-------	--	--

Unexpected Expenses

Life doesn't always go to plan.

Use this page to record unexpected costs.

Date	Expense	Cost (£)
------	---------	----------

Savings Goals

Saving doesn't have to mean putting away large amounts.

Even a few pounds each week can build into something meaningful.

My Savings Goal

I am saving for:

Target Amount:

£ _____

Amount Saved So Far:

£ _____

Amount Still Needed:

£ _____

Target Date:

Weekly Savings Tracker

Week Amount Saved (£)

Week 1

Week 2

Week 3

Week 4

Week 5 (if applicable)

Monthly Financial Goals

Tick the goals you'd like to achieve this month.

☐ Stay within my shopping budget.

☐ Reduce food waste.

☐ Save money each week.

☐ Pay all bills on time.

☐ Avoid impulse purchases.

☐ Compare supermarket prices.

☐ Cook more meals at home.

☐ Reduce takeaways.

☐ Review subscriptions.

☐ Build my emergency savings.

☐ Other:

Money-Saving Ideas

Write down ideas that could help your household save money.

End of Month Review

What am I most proud of this month?

Where did I save the most money?

What would I like to improve next month?

Did I stay within my budget?

☐ Yes

☐ Mostly

☐ Nearly

☐ No – but I'll keep trying.

Remember

Budgeting is a skill that improves with practice.

Some months will be easier than others, and that's okay.

Every positive choice you make is helping to build a stronger financial future for you and your family.

> "Financial wellbeing isn't about having more money—it's about making the most of what you have."

Congratulations!

Well done on completing your Monthly Family Budget & Shopping Planner.

We hope this planner helps you feel more organised, reduce financial stress and make the most of your household budget.

Remember, progress is more important than perfection. Small steps taken consistently can lead to lasting positive change.

The planner is complete apart from the standard ending. Here is the official ending to include in this and every future Safe Haven Connect CIC planner/workbook.

Disclaimer

This planner has been created by Safe Haven Connect CIC for educational and self-help purposes only. It is designed to help individuals and families organise their finances, plan shopping, reduce food waste and develop healthier budgeting habits.

This planner 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 other appropriate professional.

The budgeting tools, worksheets and examples contained within this planner are intended for general guidance only and may not be suitable for every individual or household. Financial circumstances vary, and users should make decisions based on their own situation.

If you are experiencing serious financial difficulties, debt concerns or are unable to meet essential household costs, you should seek advice from an appropriate debt advice service, financial adviser or relevant support organisation.

While every effort has been made to ensure the information contained within this planner is accurate at the time of publication, Safe Haven Connect CIC, its directors, employees, volunteers and contributors accept no responsibility or liability for any loss, damage or

financial decisions arising directly or indirectly from the use of, or reliance upon, the information contained within this planner.

By using this planner, you acknowledge that it is an educational resource and that you remain responsible for your own financial decisions and circumstances.

Copyright

© Safe Haven Connect CIC. All rights reserved.

This planner is the intellectual property of Safe Haven Connect CIC. It may be downloaded, shared and printed for personal, educational and non-commercial use, provided it remains unaltered and appropriate credit is given to Safe Haven Connect CIC.

No part of this publication may be copied, modified, republished, sold or distributed for commercial purposes without the prior written permission of Safe Haven Connect CIC.

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 accessible to everyone by providing free tools that help improve mental wellbeing, build confidence and reduce everyday stress.

Explore more free resources, workbooks and planners by visiting:



www.safehavenconnect.org

Safe Haven Connect CIC

Building stronger communities through connection, support and wellbeing.
