



How much do you need from your business to survive? Personal Survival Budget – Private & Confidential

Each person's living costs vary because of different lifestyles and commitments. Use this form to work out what it costs you to live each year, then you know how much money your business needs to make. This helps to plan a better business. It also helps to raise finance if your plans can show that your business will make enough money for you to survive.

NAME:

DATE:

Your living costs in detail	Notes	Monthly £	Yearly £
Rent / Mortgage / Service Charges			
Electricity, gas, water, heating			
Council Tax			
Telephones including all mobiles			
Food, Housekeeping, Repairs			
Clothes			
Insurance: Personal and Property			
Car: Tax, petrol, insurance, repairs			
Transport e.g. Oystercard			
Children			
Christmas, birthdays, weddings etc			
Holidays / leisure			
Home entertainment: tv/dvd, papers etc			
Other entertainment: meals, drinks etc			
Hire charges, Loans & HP repayments			
Credit / Store cards & Bank charges			
Debts e.g. CSA, CCJ, IVA (please state)			
NI Class 2 & 4 contributions, Taxes			
Savings plans / Pensions			
Dental / medical including prescriptions			
Other Subscriptions / Commitments			
Contingencies / Emergencies			
Other (please state)			
Total Living Costs (A)			
Your income in detail			
Other Employment			
Spouse's / Partner's income			
Benefits and tax credits			
Pension / investments			
Other (please state)			
Total Earnings (B)			
Total Income needed from the Business (A) minus (B)			