

Family Costs Checklist

A clear way to include child, school and household family costs.

Family budgets can feel inaccurate when school costs, clubs, clothes, transport and birthdays are not included. This checklist helps capture those costs.

Purpose

- Make family costs visible.
- Plan beyond bills and food.
- Include school, club and travel costs.
- Avoid underestimating the household budget.

Include

- School meals, snacks, uniforms and trips.
- Clubs, lessons and activities.
- Travel and childcare costs.
- Birthdays, gifts and family events.
- Clothes, shoes and seasonal costs.

Good to remember

Family costs may not be monthly, but they still need a place in the budget.

Checklist

Done	Step	Notes
☐	List school costs	
☐	Add clubs/activities	
☐	Add clothes/shoes	
☐	Add travel/childcare	
☐	Include birthdays or seasonal costs	

Worksheet

Complete this page before starting a full budget review or spreadsheet setup.

School costs	£
Clubs/activities	£
Childcare/travel	£
Clothes/shoes	£
Birthdays/events	£
Other family costs	£
Total to allow for	£
Notes	

Paid client budgets are prepared on spreadsheet using the figures supplied and calculated to the penny.