

Do It Yourself Budget Check



Things are tight financially for most of nowadays, so if you're finding it tricky to make your money last until payday then a quick financial check may show what kind of a state your finances are in. Why not have a go at completing this budget check-sheet to find out where your money's going? Remember to be consistent – use weekly, fortnightly or monthly frequencies for all amounts – and be honest with yourself!

If your check shows that you've got more money going out than you've got coming in, then take action now! Or, if you find you have a little bit to spare at the end of the week or month, you might consider saving for a rainy day!

INCOME

Wages	
Maintenance	
Job Seekers Allowance	
Income Support	
Employment Support Allowance	
Incapacity Benefit	
DLA/PIP	
Pension	
Housing Benefit	
Council Tax Benefit	
Child Benefit	
Working Tax Credit	
Child Tax Credit	
Any other income	
TOTAL INCOME	

OUTGOINGS

Rent	
Council Tax	
Gas	
Electric	
TV Licence	
Fines	
Maintenance	
Water rates	
Life insurance/home insurance	
Car insurance & tax	
Travel including fuel, MOTs etc.	
Sky/internet	
Mobile/landline	
Housekeeping	
Tobacco & alcohol	
Clothing & shoes	
Childcare	
School or work meals	
Credit cards/store cards/catalogue	
Loans & debts e.g. Provident	
Bank fees	
Pet food/vet bills/pet insurance	
Leisure & special occasions	
Savings/donations/pension	
TOTAL OUTGOINGS	

If this check reveals that you have a very small or negative balance, then have a look at our 'Money Saving Tips' for help. Alternatively, phone or text 'moneyhelp' to our Money Matters service on 07585 968466 or 07739 325265

BALANCE (Income – outgoings)