

BUDGET REVIEW

Complete the income and expenditure sections below to get an up to date picture of your finances allowing you to review and plan for the future. As long as you use the same frequency throughout, you can choose to list weekly or monthly amounts. Use the 'Other' options to include any additional items not already covered.

INCOME	
Your wages after tax	£ <input type="text"/>
Regular overtime/bonus payments	£ <input type="text"/>
Your partner's wages after tax	£ <input type="text"/>
Child Benefit	£ <input type="text"/>
Child Tax Credit	£ <input type="text"/>
Working Tax Credit	£ <input type="text"/>
Disability Living Allowance	£ <input type="text"/>
Incapacity Benefit	£ <input type="text"/>
Income Support	£ <input type="text"/>
Housing Benefit	£ <input type="text"/>
Jobseeker's Allowance	£ <input type="text"/>
Other Benefits	£ <input type="text"/>
Pension	£ <input type="text"/>
Child Maintenance	£ <input type="text"/>
Other Income	£ <input type="text"/>
	£ <input type="text"/>
Total Income	£ <input type="text"/>

EXPENDITURE	
Mortgage/Rent	£ <input type="text"/>
Buildings/Contents Insurance	£ <input type="text"/>
Life/Medical Insurance	£ <input type="text"/>
Council Tax	£ <input type="text"/>
Gas/Electricity Bill	£ <input type="text"/>
Telephone/Mobile Bill	£ <input type="text"/>
TV Licence	£ <input type="text"/>
Satellite/Broadband Bill	£ <input type="text"/>
Car Loan	£ <input type="text"/>
Personal Loans/Hire Purchase Agreements	£ <input type="text"/>
Credit Cards	£ <input type="text"/>
Store Cards/Catalogues	£ <input type="text"/>
Household repairs/Maintenance	£ <input type="text"/>
Housekeeping/Food/Drink	£ <input type="text"/>
Alcohol/Tobacco	£ <input type="text"/>
Clothing	£ <input type="text"/>
Entertainment/Leisure/Holidays	£ <input type="text"/>
Health and Beauty	£ <input type="text"/>
Car Costs (Servicing/Tax /Insurance/ Petrol) Public Transport	£ <input type="text"/>
Childcare Costs	£ <input type="text"/>
Pets / Vets Bills	£ <input type="text"/>
Regular savings	£ <input type="text"/>
Other Expenditure	£ <input type="text"/>
	£ <input type="text"/>
Total Expenditure	£ <input type="text"/>

When you have finished, subtract your Total Expenditure from your Total Income. The figure you get is the money you should have left over at the end of each week/month.

Is it enough?

If you have funds left over you should try to save some of this – even saving only a small amount on a regular basis soon adds up. Consider opening a Scotwest savings account or increasing the amount you are already saving. If you have no money left over or are spending more than you bring in each month, check your list again to see if any cut backs can be made. If you are experiencing money problems contact one of the FREE money advice agencies found on our Sources of Help and Advice page as soon as possible. The quicker you speak to them the sooner they can start to help.

Delivering better financial lives through caring about individual members and their happiness: growing together to become the leading credit union in Britain.