

If you have any queries please contact the Association at the address below:

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“We promote equality of opportunity in every aspect of our business in line with our objectives.”

The Wiltshire Rural Housing Association Ltd is an exempt charity under the Charities Act 1993 and is registered with charitable rules under the Industrial and Provident Societies Act 1995.

[Bill/wrha/leaflets/tenancypack/budgeting](#)



BUDGETING INFORMATION

2009



In these days of economic downturn, it is very difficult to sometimes decide on who to pay first. The first call on your cash is your **rent**.

This leaflet is produced in conjunction with The Office of Fair Trading and may be some assistance to you when budgeting your income.

Keep debt under control!!

You probably know how much money you get each week/month and how quickly it gets spent. Taking time to work out your budget really does help to see where your money is going. It's then easier to see where you can make some savings to help balance the books or to give yourself some spare cash.

Get to grips with your money

Setting aside a few minutes a week is all it takes to review your finances.

Tips to help you take stock of your money

- ◆ Don't forget occasional items such as birthdays, Xmas, other festive presents or holidays.
- ◆ Think about things that you pay once a year, car tax, insurance etc. It's helpful to put away a monthly amount for these.
- ◆ Keep a spending diary—try it for a month.
- ◆ Check to see if you are any state benefits, tax credits that you may be entitled to.
- ◆ Make sure you review your budget regularly.
- ◆ If you haven't got enough money to cover your expenses, see where you might be able to make savings.

Get more help

- ◆ **National Debtline** [<http://nationaldebtline.co.uk>]
0808 808 4000 Provides a free, confidential and independent advice service
- ◆ **CAB Adviceguide** [<http://www.adviceguide.org.uk>]
For help with debt problems and to find your local CAB Office
- ◆ **Consumer Credit Counselling Service**[<http://www.cccs.co.uk>] 0800 138 1111 CCCS offers a structured programme of advice on how to manage your money
- ◆ **Payplan** [<http://www.payplan.com>] 0800 716 239
- ◆ **Directgov** [<http://www.directgov.gov.uk/MneyTaxAndBenefits/fs/en>]
Benefit enquiry line 0800 882 200 For information about tax credits and benefits
- ◆ **Energywatch** [<http://www.energywatch.org.uk>] 08459 06 07 08 Compare gas and electricity costs
- ◆ **Debt Advice Network** [<http://www.debtadvicenetwork.org>] 0845 2997147
Free, confidential advice on any type of debt problem

INCOME	Each Week	Each Month	Each Qtr
Wages/Salary/ Pension			
Benefits			
Contributions from other household members			
Student Loan			
Maintenance			
Other			
TOTAL IN			

	Each Week	Each Month	Each Qtr
Total A			
Total B			
Total C			
Total D			
Total E			
TOTAL OUT			

	Each Week	Each Month	Each Qtr
Total in - (minus)			
Total out			

THINK..... BEFORE YOU BORROW
 For further information: Tel : 08457 224499 www.ofc.gov.uk
 or www.tradingstandards.gov.uk

On the next four pages you will find a simple but effective list to enter all your outgoings, which will show you where you might be able to make some cuts.

Money going out

HOME	Each week	Each month	Each qtr
Rent			
Contents Ins			
Council Tax			
Gas			
Electricity			
Water			
telephone			
TV licence			
Repairs/ renewals			
Other			
TOTAL A			



FOOD & CLOTHES	Each Week	Each Month	Each Qtr
Food & Groceries			
School Lunches			
Work Lunches			
School Uniforms			
Children's shoes			
Clothes/shoes for self			
Clothes/shoes for partner			
Casual clothes for children			
Other			
TOTAL B			

TRAVEL	Each Week	Each Month	Each Qtr
Children' fares			
Adult's fares			
Visits			
Car Tax			
Car Insurance			
Petrol			
Car Servicing			
Other			
TOTAL C			

FINANCIAL	Each Week	Each Month	Each Qtr
Credit card 1			
Credit card 2			
Store Card			
Bank charges			
Pension conts			
Loan repayments			
Other			
TOTAL D			

OTHER	Each Week	Each Month	Each Qtr
Alcohol			
Meals/drinks out			
Subscriptions			
Papers/Mags			
Holidays			
Savings			
Prescriptions			
Life Insurance			
Child maintenance			
Uni/college fees			
Birthday presents			
Xmas presents			
Other expenses			
Cigarettes			
TOTAL E			