

INCOME			AMOUNT	Frequency	EXPENDITURE Column 1			AMOUNT	Frequency	EXPENDITURE Column 2			AMOUNT	Frequency
Benefit/Tax Credit Income	Wages 1			Property Related	Rent/Mortgage			Household Expenses	Weekly Shop			Debt/Credit Related		
	Wages 2				Service Charge				Top Up Shop					
	Partner's Wages				Council Tax				Toiletries					
	Pension Payment				Water Charges				Tobacco					
	Child Maintenance				Electricity				Haircuts					
	Alimony/Support				Gas				Entertainment/Leisure					
	Savings Income				Oil/Coal/Wood				School Meals					
	Non-Dependant Contribution				Television License				Newspapers etc.					
	Student Loan/Grant				Telephone Home				Health/Prescriptions					
	Boarder or Lodgers				Internet/Broadband				Clothing/Footwear					
Job Seekers Allowance			Sky/TV Service			Pet Food								
Employment Support Allowance			Games Subscription			Alcohol								
Universal Credit			Mobile Phone 1			Lottery/Pools								
Pension Credit			Mobile Phone 2			Hobbies/Clubs								
Child Benefit			Home Insurance			Gifts								
Child Tax credits			Life Insurance			Household Repairs								
Working Tax Credits			Appliance Insurance			Child Maintenance								
Housing Allowance			Pet Insurance			Pension Contributions								
Council Tax Support			Other Insurance			Care Costs								
Income Support			Bus/Train Fares			Vet's Bills								
Maternity Allowance			Car HP Payment			Credit card 2								
DLA/PIP Care			Car Insurance			Bank Charges								
DLA/PIP Mobility			Car Tax			HMRC								
Carer's Allowance			Petrol			Higher Purchase 2								
Statutory Sick Pay			MOT			Water Arrears								
OTHER			Repairs			Social Fund								
			Breakdown Cover			Catalogue 1								
TOTAL INCOME			Other Travel Expense			Catalogue 2								
			School Bus Fare			Fines								
TOTAL EXPENDITURE			Taxi Fares			Other 1								
TOTAL DISPOSABLE INCOME														
					TOTAL COLUMN 1					TOTAL COLUMN 2				
					TOTAL COLUMN 2									
					GRAND TOTAL 1+2									
Increase my income?			Y	N	Can I reduce my expenditure?			Y	N	Converting time period frequencies				
Receiving all benefits I'm entitled to?					Do I need this item/service?					Weekly to Monthly		x52 then ÷ 12		
Are my benefits the correct amount?					Can I afford this item/service?					Weekly to Bi-weekly		x52 then ÷ 26		
Receiving all Tax Credits I'm entitled to?					Can I use less?					Weekly to 4-weekly		x52 then ÷ 13		
Are my Tax Credits the correct amount?					Can I buy this cheaper?					Bi-Weekly to Weekly		x26 then ÷ 52		
Can I work any overtime?					Compare Online?					Bi-Weekly to Monthly		x26 then ÷ 12		
Wage rise? (No harm in asking)					Upcoming Sale?					Bi-Weekly to 4-weekly		x26 then ÷ 13		
Extra Part-time job?					Different Shop?					Monthly to Weekly		x12 then ÷ 52		
A Better paying job?					Buy Second Hand? (EBay, Facebook)					Monthly to Bi-weekly		x12 then ÷ 26		
Can I find employment?					Renting it?					Monthly to 4-weekly		x12 then ÷ 13		
Notes:					Sharing or borrowing it?					4 weekly to Weekly		x13 then ÷ 52		
					4 weekly to Bi-weekly		x13 then ÷ 26							
					4 weekly to monthly		x13 then ÷ 12							