

***Financial Inclusion
Birmingham***

**Let's talk
Budgeting**

www.birmingham.gov.uk/financialinclusion

Weekly Income	£	Weekly Expenditure	£
Wages/Salary		Housing Costs	
Your Take Home Pay		Rent	
Partner's Take Home Pay		Mortgage	
Regular Overtime/Bonus/Commission		Secured Loans/2nd Mortgage	
		Council Tax	
Benefits		Ground Rent/Service Charge	
Housing Benefit		Mortgage Endowment Policies/ISA	
Council Tax Benefit		House Contents/Buildings Insurance	
Support for Mortgage Interest			
Jobseekers' Allowance		Utilities	
Universal Credit		Water/Sewerage	
Income Support		Gas	
Child Benefit		Electricity	
Child Tax Credit		Coal and other Fuels (eg bottled Gas)	
Working Tax Credit		Housekeeping	
Maternity Pay/Allowance		Food and General Housekeeping	
Bereavement Benefits		Clothing	
Statutory Sick Pay		Subscriptions, Papers, Magazines	
Incapacity Benefit		Cigarettes, Sweets, Alcohol	
Carer's Allowance		Washing Machine Rental/Laundrette	
Disability Living Allowance (care)		Children	
PIP (Daily Living)		Childcare	
Disability Living Allowance (mobility)		School Meals/Trips	
PIP (Mobility)		Nappies/Baby Items	
Industrial Disablement Benefit		Children's Pocket Money	
Severe Disablement Allowance			
Attendance Allowance		Other Important Items	
Employment Support Allowance		Court Fines/Orders	
		Maintenance	
Pensions		Life Assurance	
Retirement Pension		HP/Conditional Sale	
Occupational Pension		TV Licence	
Private Pension		Telephone	
Annuity		Travel	
War Pension		Fares (eg to work/school etc)	
Partner's Pension		Car Running Costs	
Pension Credit		Car Loan	
		Motability Car	
Other Income		Health	
Maintenance		Prescriptions	
Student Grant/Loan		Care Costs/Special Needs	
Income from Lodgers/Property			
Son's/Daughter's Contribution		Other Expenditure	
Other Income - Please Specify:		TV/Video/Sat/Cable	
		Appliance Rental	
		Entertainment	
		Credit/Store Cards	
		Catalogues	
		Loans	
Total Weekly Income	-	Total Weekly Expenditure	-

How to use your weekly budget

To change monthly figures to **weekly**: multiply by 12 (to give annual figure)
then **divide** the total by 52 (to give weekly payments).