



# WHITE HORSE HOUSING

## Budgetary Leaflet



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



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.



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			
<b>TOTAL A</b>			

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

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

<b>FINANCIAL</b>	<b>Each Week</b>	<b>Each Month</b>	<b>Each Qtr</b>
Credit card 1			
Credit card 2			
Store Card			
Bank charges			
Pension			
Loan repayments			
Other			
<b>TOTAL D</b>			

## **Get more help**

### **National Debtline**

**[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)** 0808 808 4000

The helpline that provides free confidential and independent advice on how to deal with debt problems.

### **Citizen Advice guide**

**[www.adviceguide.org.uk](http://www.adviceguide.org.uk)**

For help with debt problems and to find your local CAB Office.

### **Consumer Credit Counselling Service**

**[www.cccs.co.uk](http://www.cccs.co.uk)** 0800 138 1111

CCCS a registered charity offers a structured programme of advice on how to manage your money

### **Payplan**

**[www.payplan.com](http://www.payplan.com)** 0800 716 239

Immediate Debt Advice 8am-9pm

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			
<b>TOTAL E</b>			

## THINK..... BEFORE YOU BORROW

For further information: Tel : **08457 224499**

[www.ofc.gov.uk](http://www.ofc.gov.uk) or  
[www.tradingstandards.gov.uk](http://www.tradingstandards.gov.uk)

**Money coming in**

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

	<b>Each Week</b>	<b>Each Month</b>	<b>Each Qtr</b>
<b>Total A</b>			
<b>Total B</b>			
<b>Total C</b>			
<b>Total D</b>			
<b>Total E</b>			
<b>TOTAL OUT</b>			

	<b>Each Week</b>	<b>Each Month</b>	<b>Each Qtr</b>
<b>Total in - (minus)</b>			
<b>Total out</b>			

**Get more help from:**

**Direct Gov Money, Tax and Benefits**

**[www.directgov.gov.uk/en/moneytaxandbenefits/index.htm](http://www.directgov.gov.uk/en/moneytaxandbenefits/index.htm)**

Benefit enquiry line 0800 882 200

For information about tax credits and benefits

**Energywatch**

**[www.energywatch.org.uk](http://www.energywatch.org.uk)** 08459 06 07 08

Compare gas and electricity costs

**Debt Advice Network**

**[www.debtadvicenetwork.org](http://www.debtadvicenetwork.org)** 0845 299 7147

Free, confidential advice on any type of debt problem

White Horse Housing Association Ltd  
New Hall, Market Place  
Melksham  
Wiltshire, SN12 6EX

Tel: 01380 850916  
[info@whitehorsehousing.co.uk](mailto:info@whitehorsehousing.co.uk)  
[www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)

White Horse Housing Association is a Registered Society under the 'Co-operative and Community Benefit Societies Act 2014' (24672R) and is an exempt charity under the Charities Act 2011.  
Affiliated to the National Housing Federation

**This leaflet is part of the Resident Handbook and can be viewed or  
downloaded from [www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)**

