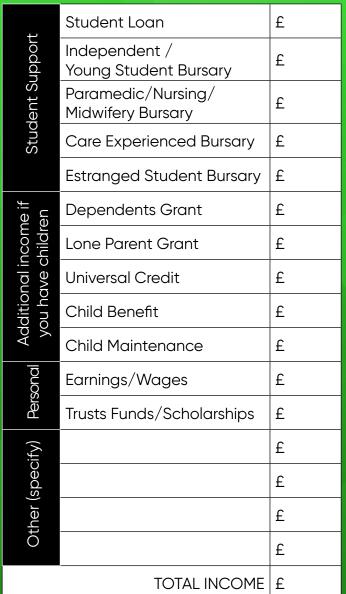
STEP 3

WORK OUT

YOUR BUDGET

Monthly Income

Divide loan and bursary by 12 months





Monthly Expenditure

Housing	Rent/Mortgage	£
	Council Tax	£
	Buildings/Contents Insurance	£
	Gas Maintenance	£
	Factor Bills	£
Bills	Gas and Electricity	£
	TV Licence	£
	Home Telephone/TV/ Internet Package	£
	Mobile Phone	£
	Debt Repayments	£
	Food/Housekeeping	£
	Childcare	£
	Clothing	£
	Life Insurance	£
her cify)		£
Otl (spe		£
TOTAL EXPENDITURE		£

TOTAL INCOME MINUS TOTAL EXPENDITURE EQUALS MONTHLY EXCESS/SHORTFALL

£

For more help like this and in-depth money advice go to www.uws.ac.uk/money-fees-funding/money-debt-advice/