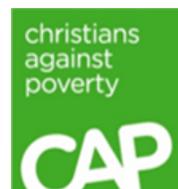


CAP Ireland Monthly Budget Worksheet



Income

Start by filling in the sections that apply to you in the income table below. Add categories if you need to. Include all income sources even if irregular/annual. Convert all amounts into monthly figures for the monthly Total column.

Tip: To get a monthly amount

Multiply 2-weekly income by 2.17

Multiply weekly income by 4.33

Divide yearly income by 12

Income	Amount	Comments e.g. how often?	Monthly Total
My income (take home)			
My partner's income (take home)			
My Social Welfare payment 1			
My Social Welfare payment 2			
My partner's Social Welfare Payment 1			
My partner's Social Welfare payment 2			
Child Benefit			
Housing support (HAP,RAS or other payment)			
Working Family Payment			
My Pension			
My Partner's Pension			
Total Monthly income			

CAP Ireland Monthly Budget Worksheet

christians
against
poverty

CAP

Expenses

Fill in any sections that apply to you and add any you need to. Then work out the monthly cost.

The maths:

Weekly costs: e.g. Groceries.

Multiply the weekly amount by 4.33 to find the Monthly Total

Monthly costs: e.g. direct debits for rent/tv subscription.

Amount column is same number as Monthly Total for that expense

Less frequent costs: e.g. car tax/Christmas presents.

Work out the total for the year in the Amount column.

Divide by 12 for the Monthly Total column

	Expense	Amount	Monthly Total
Home	Rent (private, local authority, family, friends, other).		
	Mortgage		
	Electricity		
	Heating Costs (oil/gas/Solid Fuel)		
	Broadband/wifi		
	Cable TV/satellite		
	TV licence		
	Subscriptions (e.g. Netflix/Spotify)		
Living	Groceries and supplies		
	Takeaways/Eating out		
	Clothing & footwear		
	Personal care including hair cuts		
	Mobile phone bill/top up		
	Childcare		
	Socialising (e.g. cinema, match tickets etc)		

CAP Ireland Monthly Budget Worksheet

	Expense	Amount	Weekly Total
Travel	Bus/train/taxi fares (Leap Card)		
	Deisel/Petrol		
	Car tax		
	Car Insurance		
	NCT		
	Car maintenance		
Future needs	Christmas/other celebrations		
	Birthdays/other gifts		
	Holiday/days out		
Other	Debt repayments		
	Bank charges		
Total Weekly Expenditure:			

Take the **Weekly Total** figure for all income and expenses and fill in the boxes below.
 Take expenses from income to find out if you have surplus income.
 If you don't, or you have less income than expenses, look through your budget to see where you might be able to reduce your expenses.

Monthly Total Income:	
Monthly Total Expenditure	
Income - Expenses = Surplus	

If you want to learn more about how to manage your money well look out for a money coaching course near you.