

## Hardship Fund – Monthly Budget Planner



### Monthly income

Please tick: Single household income

Joint household income

Take home salary £

Benefits £

Any other income £

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### Expenditure

**Household per month** (If any of your expenditure is paid yearly please divide the total yearly figure by 12 e.g. Total cost of TV licence per year is £154.50 / 12 = £12.87 per month)

Mortgage £

Rent £

Service charges £

Council tax £

Food £

Electricity £

Gas £

Water £

Repairs £

Home insurance £

TV license £

Sky/BT £

Phone £

Mobile £

Other £

Please explain any other household costs here:

### **Travel per month**

Car loan £

Petrol/diesel £

Car tax £

Car insurance £

Car repairs £

MOT £

Bus/train costs £

Other £

Please explain any other travel costs here:

### **Loans per month**

Credit card repayments £

Bank loans £

Store cards £

Other £

Please explain any other loan costs here:

**Childcare per month**

Child maintenance £

Holiday clubs £

School meals £

Uniform £

Other £

Please explain any other costs here:

**Other costs per month**

Clothing £

Shoes £

Other £

Please explain any other costs here:

**Expenditure totals**

Household

Travel

Loans

Childcare

Other

A. Income minus expenditure £

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**Loan calculator**

Loan amount (please input amount required)

Repayment term (input no. of months)

B. Monthly loan repayments

C. Surplus cash after loan repayment

If the figure in C is negative you cannot afford this loan.

Please use this section to add comments on any of your expenditure (this will help the panel understand your current and future financial commitments and may help to speed up the decision making process).