

Manage My Home

Budget Diary



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Bord Oideachais agus
Oiliúna Dhúin na nGall
Donegal Education and
Training Board



**Comhairle Contae
Dhúin na nGall**

Donegal County Council



LAIT

Foireann Údaráis Áitiúil um Imeascadh
Local Authority Integration Team



Coimisiún um
Iomaíocht agus
Cosaint Tomhaltóirí

Competition and
Consumer Protection
Commission



**Adult
Literacy
for Life**

Why should I fill out a spending diary

Now you have taken the important decision to start budgeting, the best way to begin is by recording all your spending.

Completing a spending diary helps you to get a picture of your overall spending from week to week.

So if you want to control your money , then you first need to know where it goes, the spending diary will help you with this and may also help you find places where you can cut spending.

Completing the Diary

Fill in your expected income for the week:

Wages and salary after deductions.

All social welfare payments, including child benefit.

Contributions from all others who live in the house that contribute to the household income.

My Spending

Fill in you diary every day listing where you spent money or gave money to the children etc. At the end of each day, you will know how much you spent, after a number of weeks you can begin to get a picture of where your money goes.

Household Weekly Income

| | Income 1 | Income 2 |
|--|----------|----------|
| Wages / Salary | | |
| Social Welfare | | |
| Rent / Mortgage Supplement | | |
| Pension | | |
| Child Benefit | | |
| Maintenance | | |
| Other contributors to household | | |
| Other | | |
| Add up each column | | |

Total Income

€

Weekly Outgoings

| ITEM | Amount € |
|------------------------------|----------|
| Household | |
| Mortgage/ Rent | |
| Maintenance | |
| Food & Housekeeping | |
| Home Insurance | |
| Electricity/Oil/Gas | |
| Phone | |
| TV Licence | |
| TV Subscriptions | |
| Clothing & Shoes | |
| Refuse Charges | |
| Local Property Tax | |
| Other | |
| Travel Expenses | |
| Car Loan Repayments | |
| Fuel | |
| Car Insurance | |
| Road Tax | |
| Buses | |
| Taxis | |
| Other | |
| Childminding Expenses | |
| Creche / Child Minding | |
| School / College Fees | |
| School Transport Costs | |
| Uniforms & Books | |
| Other | |

Weekly Outgoings

| ITEM | Amount € |
|-------------------------------|----------|
| Other Regular Payments | |
| Health Insurance | |
| Life Assurance | |
| Savings | |
| Other | |
| Miscellaneous | |
| Holidays | |
| Medical Expenses | |
| Social | |
| Loan Repayment | |
| Other | |
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Notes



MANAGE MY HOME

6-WEEK COURSE