

Step 1 - Income

	Income
	*monthly/weekly
Select weekly or monthly	
Student loan / grant / bursary	
Support from family	
Part Time Job	
Other income (specify) -	
Other income (specify) -	
Other income (specify) -	

Total Income £

Step 2 - Regular Outgoings

	Outgoings
	*monthly/weekly
Select weekly or monthly	
Rent	
Room / contents insurance inc. laptop	
Water Rates	
Gas	
Electricity	
Other fuel costs	
Telephone	
Mobiles	
Food & drink / Housekeeping	
Newspapers & magazines	
TV licence/rental/internet	
Clothing & shoes	
Entertainment	
Internet / Broadband	
Pets (food & vet's bills, insurance)	
Travel & fares	
Household items (repairs etc)	
Health costs (e.g. dentist, eye tests)	
Credit Card payments	
Toiletries	
Chemist	
Printing expenses	
Launderette	
Cigarettes	
Other expenses (specify)	
Other expenses (specify)	

Total Regular Outgoings £

Step 3 - Exceptional Costs

	Outgoings
	*monthly/weekly
Select weekly or monthly	
Christmas	
Birthdays	
Holidays	
Subscriptions	
Balls	
Graduation Costs	
Academic books and textbooks	
Kitchen Utensils	
Car expenses	
Stationery	
Freshers' week expenses	

Exceptional Annual Costs £

Step 4 - Financial Summary

	Income
Income	
Regular Outgoings	
Exceptional Costs	
Total Costs	

Surplus / Deficit £

You only need to complete Step 5 if you have outstanding debts

Step 5 - Debts

	Total Amount Owed	Monthly Payment
Overdraft		
Credit Card		
Store Card		
Bank Loan		
Others		

Total Owed £

Total Monthly Repayment

Notes

Use weekly or monthly figures throughout

Step 5 only needs to be completed if you have debts.

If you are in debt and are looking for help please check out our web site at <http://www.rockcommunityproject.org.uk/moneymattersdebtadvice.htm> to get details of free independent debt advice from specialist debt advisors.