

FAMILY BUDGET PLANNER

Use this Family Budget Planner to set out your income and expenditure and make a budget for the year ahead.



EXPENDITURE

	PAYEE	NUMBER OF PAYMENTS/YEAR	AMOUNT PER PAYMENT €	ANNUAL TOTAL SPEND €
HOUSING COSTS				
Mortgage Rent				
Mortgage Protection Insurance				
House & Contents Insurance				
Property Tax				
Maintenance Repairs				
TOTAL HOUSING COSTS	€	€	€	€

UTILITIES				
Electricity				
Home Heating Oil Gas Solid Fuel				
TV Licence TV Subscriptions				
Bins				
Phone Internet Mobile Phone				
TOTAL UTILITIES COST	€	€	€	€

TRANSPORT COSTS				
Car Loan Payment				
Car Insurance Car Tax				
Petrol Diesel Bus Train Taxi Fares				
NCT Maintenance				
TOTAL TRANSPORT COSTS	€	€	€	€

EDUCATIONAL EXPENSES				
School Books Uniforms Contributions				
College Fees Living Expenses				
Other				
TOTAL EDUCATIONAL COSTS	€	€	€	€

MEDICAL COSTS				
Health Insurance				
Doctor Dentist Optician				
Medication				
TOTAL MEDICAL COSTS	€	€	€	€

OTHER COSTS				
Pension Life Insurance				
Childcare				
Savings				
Groceries Baby Costs Clothing Footwear				
Christmas				
Holidays				
Leisure Membership Fees				
Other Costs 1				
Other Costs 2				
TOTAL OTHER COSTS	€	€	€	€

TOTAL EXPENSES for the YEAR	€	€	€	€
------------------------------------	---	---	---	---

INCOME

	PER MONTH	PER YEAR
Net Income - 1		
Net Income - 2		
Non-Dependant's Contribution Maintenance		
Child Benefit		
Student Grant		
Other Income - 1		
Other Income - 2		
TOTAL ANNUAL INCOME	€	€

To find out if you are earning enough to cover your expenses, subtract your **Total Expenses** from your **Total Income**. If your expenses are higher than your income, you will need to review your expenses and reduce non essential spending.

TOTAL INCOME (above)	€	€
LESS TOTAL EXPENSES (see over)	€	€
SURPLUS or SHORTFALL	€	€

To find out how much you should put by every **week** to cover your expenses, just divide your total expenses by **52**.

TOTAL EXPENSES	€
Divide by 52 for weekly cost	€

To find out how much you should put by every **month** to cover your expenses, just divide your total expenses by **12**.

TOTAL EXPENSES	€
Divide by 12 for monthly cost	€

If you would prefer to use an online budget planner, there are really good Budgeting Planners and Tools on both the MABS and Competition and Consumer Protection Commission websites.

www.mabs.ie and www.ccpc.ie



Current Account and Debit Card now available

- > Shop online, pay your bills, set up direct debits, tap or withdraw cash at any ATM
- > Free to students from 16 – 25 years and for all members over the age of 66 years
- > Overdrafts up to €5,000 are available to Current Account holders aged 18 years or older. Lending criteria, terms and conditions apply.

Call **056 7722042** or email info@stcanicescu.ie

Check stcanicescu.ie for branch details.



Download our new **Touch ID** app to your phone



COMING SOON!

T & C's apply to Overdrafts and Debit Cards

Overdrafts are subject to approval. Normal lending terms and conditions apply.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Mastercard and Priceless are registered trademarks, and the circles design is a trade mark of Mastercard International Incorporated. This card is issued by

Transact Payments Malta Limited pursuant to licence by Mastercard International.

St. Canice's Kilkenny Credit Union Ltd. is regulated by the Central Bank of Ireland.