

## Monty's Budget Planner Skills for Bills

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## Your budget Planner

**Car Tax** 

**Car Insurance** 

**Appliance R** 

Internet

£

**School costs** 

£\_\_\_\_\_

Pension

£\_\_\_\_\_

**Medical insu** 

£

Everyday sp

£

Food shoppi

£\_\_\_\_\_

**Petrol / Tran** 

£\_\_\_\_\_

Other

£

Childcare

£

£

	How much is coming in? Are you claiming all the benefits that you are entitled to? If your income has fallen you may be entitled to more housing benefit.	<b>How much is going out?</b> Are you spending more than 10% of your income on heating and lighting your home? If yes, you could be entitled to cheaper tariffs from your energy supplier.
	Housing Benefit	Regular Bills
	£	Rent
	Wages after tax	£
	£	Council Tax
	Partner's wages after tax	£
	£	Insurance
	Child Benefit	£
	£	Maintenance payments
	Disability Benefit	£
	£	Gas / Oil
	Income Support	£
	£	Electricity
	Maintenance payments	£
	f	
		Water / sewerage
	Tax Credits £	£
		Home / mobile phone
	Pensions	£
	£	TV licence
	Other income	£
	£	Sky or Virgin TV costs
	Total	£
	£	
-		

Simply write down how much money comes in and how much goes out. It's up to you whether you do it for each week or for each month. By adding up how much money you have coming in and then taking away everything that goes out, it will show how much money you have left. Remember to be honest with yourself!

	Occasional costs	Have you remembered?
e	Birthdays £	Cigarettes £
ental	Pocket money for kids £	Alcohol £
	School trips £	Hair or beauty £
	Car repairs / MOT £	Newspapers/magazines £
	Clothing £	Casual spending £
	Decorating £	National lottery £
irance	 Medical - dentist ect	Other £
ending	L Christmas club £	How much is left?
ng	 Vet or pet bills £	Spare money: £
sport	Trips out £	Look at how much money you could save by going out less or cutting down on how much you spend on cigarettes or magazines.
	Other £	Every pound you save could help. Turn to the back page to see where you can get FREE help with your money matters.

# **Useful Contacts**

## Find out who you can speak to or what websites to visit.

## **East Kent Housing**

### Call your local Rent team:

- Canterbury 01227 862099
- Dover 0300 061 9997
- Shepway 01303 853700
- Thanet 01843 577263

## Did you know you can text the rent team?

Text 80011 starting with 'EKH' then your name and address. Our rent team will call you back.

## Contact our Benefits and Money Advisors for help with your money matters:

#### **Canterbury and Thanet**

Amie Godden - Benefits and Money Advisor

- Email amie.godden@eastkenthousing.org.uk
- Call or text 07436 037065

#### **Dover and Shepway**

Pat Turley - Benefits and Money Advisor

- Email pat.turley@eastkenthousing.org.uk
- Call or text 07436 037 063

## Local councils:

Canterbury City Council - Visit www.canterbury.gov.uk or call 01227 862 000 Dover District Council - Visit www.dover.gov.uk or call 01304 821 199 Shepway District Council - Visit www.shepway.gov.uk or call 01303 853 555 Thanet District Council - Visit www.thanet.gov.uk or call 01843 577 000

## Debt and Money advice:

- Step Change Debt Charity: Visit www.stepchange.org or call 0800 138 1111
- Kent Savers: Visit www.kentsavers.co.uk or call 0333 321 9050
- National Debtline: Visit nationaldebtline.co.uk or call 0808 808 4000.
- Citizens Advice Bureau: Visit www.citizensadvice.org.uk or call 01227 452 762
- Money Advice Service: www.moneyadviceservice.org.uk or call 0300 500 5000

#### For more money matters advice visit www.eastkenthousing.org.uk

You can also sign up for money saving tips via Facebook or Twitter - search 'montythemoneydog'



**Monty says:** "If you are having money problems which are making it hard for you to pay your rent – please let us know as soon as possible. Give us a call to discuss how we can help."

