| First Customer \| Income | Monthly |
|---|---|
| Main/Principle Wage/Take Home Pay | £ |
| Secondary Income/Wage | £ |
| Regular Bonus/Overtime | £ |
| Benefits/Income Support/Child Benefit | £ |
| Rental Income/Investment Income | £ |
| **Total Net Monthly Income (A)** | **£ 0.00** |

| Financial Expenditure | |
|---|---|
| Mortgage/Rent | £ |
| Life Assurance/ Income Protection | £ |
| Medical Insurance/Dental & Health Plans | £ |
| Buildings & Contents Insurance | £ |
| Child Care/Nursery/School Fees | £ |
| Management Fee (Apartment/Flat) | £ |
| Maintenance | £ |
| Regular Savings | £ |
| Pension Contributions | £ |
| **Sub-Total** | **£ 0.00** |

| Financial Commitments | |
|---|---|
| Credit Card(s) | £ |
| Personal Loan(s) | £ |
| Hire Purchase Agreement(s) | £ |
| Store Card(s) | £ |
| Catalogue(s) | £ |
| **Sub-Total** | **£ 0.00** |

| Utility Bills | |
|---|---|
| Gas | £ |
| Electric | £ |
| Oil | £ |
| Telephone/Internet/Mobile | £ |
| **Sub-Total** | **£ 0.00** |

| Personal Spending | |
|---|---|
| Food/Housekeeping | £ |
| Clothing (including children's) | £ |
| Subscriptions (Gym, magazine etc.) | £ |
| Luxury Items (Non-Essential) | £ |
| Holidays (or saving for Holiday) | £ |
| Pocket Money/School Dinners/Clubs etc. | £ |
| **Sub-Total** | **£ 0.00** |

| Travel | |
|---|---|
| Petrol | £ |
| Car Insurance | £ |
| Road Tax | £ |
| Other travel (bus fares etc) | £ |
| **Sub-Total** | **£ 0.00** |

| General Expenditure | |
|---|---|
| Property Rates | £ |
| TV Licence/Satellite/Subscriptions | £ |
| Pet Insurance | £ |
| **Sub-Total** | **£ 0.00** |
| **Total Expenditure (B)** | **£ 0.00** |

## Net Free Income

Please insert total income (A) and total expenditure (B) to calculate your net free income

| | |
|---|---|
| **Total Income (A)** | **£ 0.00** |
| **Total Expenditure (B)** | **£ 0.00** |
| **(A) - (B) = Net Free Income** | **£ 0.00** |

| Second Customer \| Income | Monthly |
|---|---|
| Main/Principle Wage/Take Home Pay | £ |
| Secondary Income/Wage | £ |
| Regular Bonus/Overtime | £ |
| Benefits/Income Support/Child Benefit | £ |
| Rental Income/Investment Income | £ |
| **Total Net Monthly Income (A)** | **£ 0.00** |

| Financial Expenditure | |
|---|---|
| Mortgage/Rent | £ |
| Life Assurance/ Income Protection | £ |
| Medical Insurance/Dental & Health Plans | £ |
| Buildings & Contents Insurance | £ |
| Child Care/Nursery/School Fees | £ |
| Management Fee (Apartment/Flat) | £ |
| Maintenance | £ |
| Regular Savings | £ |
| Pension Contributions | £ |
| **Sub-Total** | **£ 0.00** |

| Financial Commitments | |
|---|---|
| Credit Card(s) | £ |
| Personal Loan(s) | £ |
| Hire Purchase Agreement(s) | £ |
| Store Card(s) | £ |
| Catalogue(s) | £ |
| **Sub-Total** | **£ 0.00** |

| Utility Bills | |
|---|---|
| Gas | £ |
| Electric | £ |
| Oil | £ |
| Telephone/Internet/Mobile | £ |
| **Sub-Total** | **£ 0.00** |

| Personal Spending | |
|---|---|
| Food/Housekeeping | £ |
| Clothing (including children's) | £ |
| Subscriptions (Gym, magazine etc.) | £ |
| Luxury Items (Non-Essential) | £ |
| Holidays (or saving for Holiday) | £ |
| Pocket Money/School Dinners/Clubs etc. | £ |
| **Sub-Total** | **£ 0.00** |

| Travel | |
|---|---|
| Petrol | £ |
| Car Insurance | £ |
| Road Tax | £ |
| Other travel (bus fares etc) | £ |
| **Sub-Total** | **£ 0.00** |

| General Expenditure | |
|---|---|
| Property Rates | £ |
| TV Licence/Satellite/Subscriptions | £ |
| Pet Insurance | £ |
| **Sub-Total** | **£ 0.00** |
| **Total Expenditure (B)** | **£ 0.00** |

## Net Free Income

Please insert total income (A) and total expenditure (B) to calculate your net free income

| | |
|---|---|
| **Total Income (A)** | **£ 0.00** |
| **Total Expenditure (B)** | **£ 0.00** |
| **(A) - (B) = Net Free Income** | **£ 0.00** |

Financial Options

# Financial Options

Financial Options can provide advice and assistance for all your financial matters. We have a dedicated team of experts on hand to ensure that each customer's individual requirements are met to the highest of standards.

Financial Options is independent of all financial institutions and we offer **impartial**, **personal**, **friendly** advice on the full range of mortgages, investments, pensions, life assurance and insurance.

We have excellent relationships with mortgage lenders, banks, insurers, fund managers, advocates, chartered surveyors and other financial institutions here on the island and beyond in order to ensure each customer receives the best possible service.

## Beginner's guide to managing your money

Good money management can mean many things – from living within your means to saving for short and long-term goals, to having a realistic plan to pay off your debts. Read on or speak to us if you want to learn how to set up a budget, make the most of your money, pay off debts or start saving.

## Why draw up a budget

Budgeting helps you avoid nasty shocks when you read your bank statement or review your spending at the end of the week or month.

- **How?** | Use our budget planner to see all of your incomings and outgoings.

## Look for ways to save

- **Why?** | If you don't then you're probably spending more than you need to on everything from your grocery bill to your mobile phone.
- **How?** | Speak to us about money saving tips to help you save money around the home and when you're out and about

## Setting up a budget

If you want to get on top of your finances, a budget is a really good way to start. It's just a record of money you have coming in (from things like your salary or wages, pensions or benefits) and payments that you make (such as your rent or mortgage, insurance and rates as well as living expenses, regular and irregular spending).

A great way to work out your budget is with our budget planner. This allows you to record all of your incomings and outgoings. We can then analyse with you on where your spending goes each month across the following broad categories:

- Financial Expenditure
- Personal Spending
- General Expenditure
- Utility Bills
- Travel
- Leisure

Things to take into consideration whilst preparing our budget planner:

- **Utilities** | Are you paying a set monthly amount or the actual figure which could lead to over-payments and credit balances?
- **Food** | If you do a big shop but top up with fresh items remember to add the smaller visits to the shops too!

**Financial Options**

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**Budget Planner**
Providing advice & assistance for all your financial matters