

## **Resources & Support**



#### **Financial Education**

Watch and learn with our educational webinars, social media and more.



### **Financial Support**

Access personal finance, debt, & retirement guidance, from our expert partners.



### **Loans & Debt Consolidation**

We only lend what you can afford. We help you to save while you repay and offer an easy way to consolidate your debts.



### Savings Accounts & Cash ISA's

Easy-to-use savings accounts with annual returns that share the profits with you - our members!

To access all these and more, scan the barcode or visit our website!





# Your Personal Budget Planner

### **How To Budget**

- Budget to zero before the month begins.
- Pay yourself first. Set aside savings directly from payday.
- Make a budgeting schedule and stick to it.
- Have goals and create a buffer in your budget. Track your progress.
- Prioritise paying off your debt first (if able)

### Keywords

Fixed Expenses

These are costs that stay the same every month.

Rent, utilities, insurance.

Sinking Fund A savings jar dedicated towards unexpected emergencies! Always have something in this pot!



## **Monthly Budget**



JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC YEAR: \_ Income Sources Amount Prioritize Things To Buy/Pay TOTAL: Fixed Expenses Budget Spent **Additional Expenses** Budget **Spent** TOTAL: TOTAL: Savings **Amount** Debt Paid Emergency/Sinking Fund **TOTAL SAVINGS: TOTAL PAID:** TOTAL BUDGET — TOTAL SPENT =

### **Goal Tracker**

