Personal / Family Budget Plan

Note to Groups: This plan is intended to be used with family members you support. The English translation is provided initially for your purposes, and the **Somali** version below. You may wish to adapt this for your own purposes.

This plan relates to ……………………………………………………………………………….. (name)

This plan was written on ……..…/……..…./…………. (date)

Why have a budget plan?

Use this budget plan to help you manage and plan your household finances.

Please list all the income and expenses for your household. When you have added up all the figures, you will see if you have any money left over.

This plan will help you to manage your income and ensure you have sufficient money to pay for essential things, like food, utility bills and clothes. Your befriender(s) will help you to complete the form and will be able to advise you on areas you are not sure about.

Your household income

| **If income is variable enter an average** | **Per calendar month** | **How often?** | **Amount** |
| --- | --- | --- | --- |
| Your wage |  |  |  |
| You partner's wage |  |  |  |
| Part-time wages |  |  |  |
| Child benefit |  |  |  |
| Universal Credit |  |  |  |
| Pension credit |  |  |  |
| Employment & Support Allowance (ESA) |  |  |  |
| Jobseeker's Allowance (JSA) |  |  |  |
| Disability Living Allowance (DLA) or Personal Independent Payment (PIP) |  |  |  |
| Income Support |  |  |  |
| Working Tax Credit |  |  |  |
| Child Tax Credit |  |  |  |
| Housing Benefit |  |  |  |
| Other income |  |  |  |
|  |  |  |  |
| **Total income (A)** | | | **£** |

Your household expenditure

|  |  |  |  |
| --- | --- | --- | --- |
| **Average per calendar month** | **How often? e.g. weekly, monthly** | **Payment amount £** | **Enter the total amount you pay including towards arrears you may have** |
| Housing and utility bills | | | |
|  |  |  | Rent |
|  |  |  | Water |
|  |  |  | Council tax |
|  |  |  | Gas |
|  |  |  | Electricity |
| Household services | | | |
|  |  |  | Contents insurance |
|  |  |  | Telephone and internet |
|  |  |  | TV licence |
|  |  |  | Satellite or cable TV |
|  |  |  | Repairs, service contracts |
| Travel | | | |
|  |  |  | Spares & servicing |
|  |  |  | Road tax |
|  |  |  | Car insurance |
|  |  |  | Breakdown cover |
|  |  |  | Fuel & parking |
|  |  |  | Public transport |
| Food & housekeeping | | | |
|  |  |  | Food, toiletries & cleaning products |
|  |  |  | School meals |
|  |  |  | Tobacco |
|  |  |  | Clothing & footwear |
| Other services | | | |
|  |  |  | School trips & activities |
|  |  |  | Medicines & prescriptions |
|  |  |  | Dentist & opticians |
|  |  |  | Hairdressing |
| Personal & leisure | | | |
|  |  |  | Newspapers & magazines |
|  |  |  | Sports, hobbies & leisure |
|  |  |  | Children's pocket money |
|  |  |  | Sundries & emergencies |
| Other costs | | | |
|  |  |  |  |
| **£** | **Total expenses (B)** | | |

Debts and arrears

|  |  |  |  |
| --- | --- | --- | --- |
| **Payments negotiated to pay off arrears (weekly/monthly)** | **Amount owed** | **Type of debt** | **Name of organisation or lender** |
|  |  | Rent arrears |  |
|  |  | Council tax arrears |  |
|  |  | Gas arrears |  |
|  |  | Electricity arrears |  |
|  |  | Other |  |
|  |  | Other |  |
|  |  | Other |  |
|  |  |  |  |
|  |  |  |  |
| **£** | **Total debt** | | |
| What are your contingency plans? | | | |

Your plan

|  |  |
| --- | --- |
| My total household income is | £ per month (A) |
| My total household expenditure is | £ per month (B) |
| This leaves me with an available amount of | £ per month (C)) |

Shaqsi ahaan / Qorshaha Miisaaniyadda Qoyska

Xusuusinta Kooxaha: Qorshahaan waxaa loogu talagaly in loo isticmaalo xubnaha qoyska ee aad taageerto. Turjumaadda Ingiriisiga waxaa loo bixiyay markii hore oo loogu talagalay ujeeddooyinkaaga, iyo nooca **Somaaliga** ee hoose. Waxaa laga yaabaa inaad rajeyneyso si aad ula qabsato tan adiga ujeeddooyinkaaga.

Qorshahaan waxuu la xariiraa ……………………………………………………………………………….. (magaca)

Qorshahaan waxaa qoray ……..…/……..…./…………. (taariiikda)

Waa maxay sababta aan u leeyahay qorshe miisaaniyadeed?

Isticmaal qorshahaan miisaaniyadda si ay kaaga caawiso inaad maareyso iyo qorsheynta dhaqaalaha qoyskaaga.

Fadlan liis u sameey dhammaan daqliga iyo kharashaadka qoyskaaga. Markaad isku darto dhammaan nambarada, waxaad arki doontaa haddii ay wax lacag ah ay kuu soo hartay.

Qorshahaan waxuu kaa caawinayaa inaad maareyso daqliga iyo inaad hubiso in aad haysato lacag kugu filan si aad uga bixiso shayada muhiimka ah, sida cuntada, biilasha korantada iyo dharka. Saaxiibkaaga(saaxiibadaada) ayaa kaa caawin doonaan si aad u buuxiso foomka waxay awoodi doonaan inay kaala taliyaan meelaha aadan hubin.

Daqliga qoyskaaga

| **Haddii daqliga isbedbedalaayo geli celcelis ahaan** | **Bishiiba Kaalendarka** | **Intee jeer?** | **Cadadka** |
| --- | --- | --- | --- |
| Mushaharkaaga |  |  |  |
| Mushaharka lamaanahaaga |  |  |  |
| Mushaharka woqtiga-dhiman |  |  |  |
| Dheefta cunuga |  |  |  |
| Deynta Guud ahaan |  |  |  |
| Deynta Hawlgabka |  |  |  |
| Gunnada shaqaaleynta iyo taageerada (ESA) |  |  |  |
| Gunnada shaqo raadinta (JSA) |  |  |  |
| Gunnada Noolaanshaha Naafada (DLA) ama Lacag bixinta Madax-bannaan ee shaqsi ahaanka (PIP) |  |  |  |
| Taagerada Daqliga |  |  |  |
| Deynta Canshuurta Shaqada |  |  |  |
| Deynta Canshuurta Cunuga |  |  |  |
| Dheefta Guriyeynta |  |  |  |
| Daqliga kale |  |  |  |
|  |  |  |  |
| **Daqliga Wadarta guud (A)** | | | **£** |

Kharashaadka qoyskaaga

|  |  |  |  |
| --- | --- | --- | --- |
| **Geli wadarta guud ee lacagta aad bixiso oo ay ku jirto deynta lagugu leeyahay** | **Cadadka lacag bixinta £** | **Inta jeer? tusaale toddobaadkii, bishii** | **Celcelis ahaan bishiiba kaalendarka** |
| Guriyeynta iyo biilasha korantada | | | |
| Kirada |  |  |  |
| Biyaha |  |  |  |
| Canshuurta golaha |  |  |  |
| Gaaska |  |  |  |
| Korantada |  |  |  |
| Adeegyada qoyska | | | |
| Caymiska waxyaabaha ku jiro |  |  |  |
| Taleefoonka iyo intarneedka |  |  |  |
| Shatiga TV-ga |  |  |  |
| Satellite-ka ama fiilada TV-ga |  |  |  |
| Dayactirka, qandaraasyada adeega |  |  |  |
| Safarka | | | |
| Firaaqada iyo adeegga |  |  |  |
| Canshuurta wadada |  |  |  |
| Caymiska gaariga |  |  |  |
| Daboolka burburka |  |  |  |
| Shidaalka iyo baakinka |  |  |  |
| Gaadiidka dadweynaha |  |  |  |
| Cuntada iyo shaqada guriga | | | |
| Cuntada musqulaha iyo alaab nadiifinta |  |  |  |
| Cuntooyinka dugsiga |  |  |  |
| Tubaakada |  |  |  |
| Kabaha iyo dharka |  |  |  |
| Adeegyada kale | | | |
| Safarada dugsiga iyo hawlaha |  |  |  |
| Daawooyinka iyo warqadaha daawada |  |  |  |
| Dhakhtarka ilkaha iyo dhakhtarka indhaha |  |  |  |
| Timo jariidda |  |  |  |
| Shaqsi ahaanka iyo waqtiga shaqo la'aanta | | | |
| Wargeysyada iyo jooronaalada |  |  |  |
| Ciyaaraha, balwadda iyo waqtiga shaqo la'aanta |  |  |  |
| Lacagta jeeb gashiga carruurta |  |  |  |
| Siyaabo badan iyo xaaladaha degdega |  |  |  |
| Qiimayaasha kale | | | |
|  |  |  |  |
| **Kharashaadka wadarta guud (B)** | | | **£** |

Deymaha iyo baaqiga

|  |  |  |  |
| --- | --- | --- | --- |
| **Magaca ururka ama magaca deymiyaha** | **Nooca deynta ay tahay** | **Cadadka lagugu leeyahay** | **Lacagaha laga xaajooday in lagu bixiyo deymaha (todobaadkiiba/bishiiba)** |
|  | Baaqiga kirada |  |  |
|  | Baaqiga canshuurta golaha |  |  |
|  | Baaqiga gaaska |  |  |
|  | Baaqiga korantada |  |  |
|  | kuwa kale |  |  |
|  | kuwa kale |  |  |
|  | kuwa kale |  |  |
|  |  |  |  |
|  |  |  |  |
| **Wadarta guud ee deynta** | | | **£** |
| Waa maxay qorshooyinkaaga degdega ah? | | | |

Qorshahaaga

|  |  |
| --- | --- |
| Wadarta guud ee daqliga qoyskeyga waa | £ bishiiba (A) |
| Wadarta guud ee kharashaadkeyga qoyska | £ bishiiba (B) |
| Tani waxay iga tageysaa cadad la heli karo oo ah | £ bishiiba (C)) |