

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

Enter the total amount you pay including towards arrears you may have	Payment amount £	How often? e.g. weekly, monthly	Average per calendar month
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

Name of organisation or lender	Type of debt	Amount owed	Payments negotiated to pay off arrears (weekly/monthly)
	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 talagalay in loo isticmaalo xubnaha qoyska ee aad taageerto. Turjumaadda Ingiriisiga waxaa loo bixiyay markii hore oo loogu talagalay ujeedooyinkaaga, iyo nooca **Somaaliga** ee hoose. Waxaa laga yaabaa inaad rajeyneyso si aad ula qabsato tan adiga ujeedooyinkaaga.

Qorshahaan waxuu la xariiraa
(magaca)

Qorshahaan waxaa qoray/...../..... (taariikda)

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)