

PERSONAL SURVIVAL BUDGET

Work out the personal income YOU need in order to survive. You must decide what you are prepared to sacrifice in the process of running your business.

| Outgoings | £ per month | £ per year |
|---|--------------------|-------------------|
| Mortgage/rent | | |
| Council tax | | |
| Water rates | | |
| Gas, electricity, oil | | |
| Telephone | | |
| Pension policy | | |
| Life assurances | | |
| Housekeeping & food | | |
| Clothing | | |
| Travel | | |
| Holidays | | |
| Subscriptions (clubs, magazines, etc.) | | |
| TV licence | | |
| Hire charges (TV, DVD, etc.) | | |
| Entertainment costs (e.g. meals & drinks) | | |
| Car tax, insurance, service & maintenance | | |
| Household & personal insurance | | |
| Children's costs (e.g. pocket money) | | |
| Christmas/birthdays | | |
| National insurance | | |
| Other | | |
| Total Costs (£) | | |

| | | |
|--|--|--|
| Income from family/partner | | |
| Part-time job | | |
| Working tax credit | | |
| Child benefit | | |
| Other benefits | | |
| Other | | |
| Total Income (£) | | |
| ANNUAL SURVIVAL BUDGET REQUIRED | | |