

Personal Budget Planner

WEEKLY EXPENSES	€ TOTAL
Food/Groceries	
Mortgage/Rent	
Electricity	
Gas/Oil	
Childcare	
Phone (Home)	
Phone (Mobile)	
Cable TV/Sky	
Bin/Service Charges	
Home Insurance	
Entertainment	
Petrol/Diesel	
Home Repairs	
Fares	
Motor Insurance	
Car Tax	
Maintenance of Car	
TV Licence	
Health Insurance	
Work Lunches	
School Expenses	
Alcohol	
Cigarettes	
Hairdresser	
Child Pocket Money	
Doctor/Dentist	
Personal Items (e.g. toiletries/clothing)	
Life Insurance	
Holidays	
Savings	
Other Expenses	
LOANS & DEBTS	
Credit Union Loan	
Personal Loan	
Car Loan	
Credit Card Repayments	
HP Repayments	
Shop Credit	
Doorstep Lender	
Other	
TOTAL WEEKLY EXPENSES	A

WEEKLY INCOME	€ TOTAL
Your wages	
Your partner's wages	
Part-time work	
Pension	
Social Welfare	
Maintenance	
Child Benefit	
Family contributions	
Other Income	
B TOTAL INCOME	
Less TOTAL WEEKLY EXPENSES	
B - A BALANCE REMAINING	

If your income is greater than your expenses, that's good. You should decide how best to use your surplus, and try to save something every week. If your expenses are greater than your income, there are a number of things you can do.

- ◆ Reduce your expenses, where possible
- ◆ Increase your income
- ◆ Check your entitlements
- ◆ Talk to one of our experienced staff to discuss your budget problems

Top Tips For Saving Money

- ✓ Take away your main temptation - access to money. Withdraw a certain amount of cash and leave your cards at home.
- ✓ Plan meals in advance and prepare a shopping list before you go shopping. Don't go shopping when you are hungry!
- ✓ Check your insurances - you could get a better deal.
- ✓ Check your phone bills - shop around for a better plan.
- ✓ Take your lunch to work. You could save at least €20 per week or over €1,000 per year.
- ✓ Think twice about reaching for the more expensive brand name when shopping.

Shop around for the cheapest loan

Shopping around when looking for a loan is well worth it. There are huge variations in interest rates between moneylenders, credit card companies, store cards, catalogue companies, banks and credit unions.

You should always be aware of the **interest rate** that you are paying and the **total amount repayable**.

Early payment fees, set-up charges and early repayment penalties are just some of the factors that can increase the cost of your loan significantly.

Dundrum Credit Union, our current interest rate is a very competitive 8.5%. We do not charge any set-up fees and with free loan Protection Insurance offered to all eligible members, you can rest assured that you are getting a **great deal**.

We have shown below a repayment table which highlights the list of weekly repayments on various loan amounts. You should aim to match the term of your loan with the purpose e.g. holiday loan should be paid back within 12 months.

Repayment Table

Amount	Term	Weekly Repayments	Total Amount Repayable
€500	12 months	€10.05	€521.84
€2,000	12 months	€40.16	€2,087.50
€5,000	24 months	€52.32	€5,439.43
€10,000	36 months	€72.66	€11,332.19
€20,000	48 Months	€113.45	€23,595.07

Typical APR 8.87%, lending criteria, terms and conditions apply. Rate quoted is correct at 1/06/2008 and is subject to change.

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www.dundrumcu.ie



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