

FINANCIAL FITNESS: **LEVEL UP**



MY EXPENSE CHECKLIST

Moving into a new place for the first time?
Budget like a pro, avoid any surprises and save some money along the way.

INITIAL EXPENSES

- House deposit and estate agent fees £
- Rent £
- Council tax £
Don't worry about this if you're a full-time student
- Gas and electricity bill £
- Water bill £
- Internet bill £
- Phone bill £
- TV licence £
To watch or record live or on-demand TV
- Insurance - home and contents £
- Subscription services - TV streaming £
- Moving in kit £
eg. Toaster, microwave, pots, pans

TOTAL FIRST MONTH'S EXPENSES: £

Includes: bills, deposit and agency fees

GET THE BEST DEAL

Have you...

.. Compared costs

By switching providers you could save money.
The following websites can help you compare:

www.moneysupermarket.com

www.comparethemarket.com

www.uswitch.com

.. Asked around

Speak to family and friends and get a good idea on whether your bills seem high or not.

.. Clued up on discounts

Depending on your situation, you may be able to get money off certain expenses - like council tax if your council offer a single person discount.

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MONTHLY EXPENSES

With your bills, it's best to get into the habit of shopping around every 12 months (or, if you're on a fixed tariff, when your deal comes to an end), to make sure you're still on the best deal. Make a note of when this is.

TOP TIP - Set a reminder on your phone 3-4 weeks before you need to shop around.

MY MONTHLY INCOME:		£						
	EXAMPLE BILL	£ 125.95	DUE ON	1st of the month	SHOP AROUND BY	15 / 10 / 21	AUTO-RENEWS	✓
Set Monthly Bills You can't shop around for these bills	RENT	£	DUE ON					
	WATER	£	DUE ON					
	COUNCIL TAX	£	DUE ON					
Flexible Bills You can, and should, shop around for certain utilities as you could save money and get better package deals. You can also add in any insurance policies or subscription services you may have.	ENERGY	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	INTERNET	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	PHONE	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	..... INSURANCE	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	..... INSURANCE	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	..... INSURANCE	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	..... SUBSCRIPTION	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	..... SUBSCRIPTION	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
	..... SUBSCRIPTION	£	DUE ON		SHOP AROUND BY	/ /	AUTO-RENEWS	
Extra Expenses A few blank spaces to take note of extras like food or petrol		£						
		£						
		£						
TOTAL MONTHLY EXPENSES:		£						

