

Financial Health Check

Use this sample health check as a guide for drawing up your financial year in review. You do not have to fill in every part – only what applies to you. When you have looked at your situation over the last year, you can move onto the next stages – **goals setting** and **budgeting** for the future.

Income	Monthly	Yearly
Wages (after tax): you & partner		
Child benefit		
Other social welfare benefits		
Other income		
Total income		
Spending	Monthly	Yearly
1 Expenses		
Day-to-day expenses such as coffees and lunches		
Occasional expenses such as insurance, TV licence, medical expenses		
Ongoing expenses such gas, electricity, broadband, phone		
Total expenses		
2 Loans & Debts		
Mortgage repayments		
Credit Union loan		
Personal loan		
Credit card repayments		
Other		
Total loans & debts		
3 Savings		
Deposit account		
Credit Union account		
Emergency fund		
Other		
Total savings		
Total spending (add 1+2+3)		
Surplus or loss (take total spending from total income)		
Outstanding balances on loans	Amount you owe	Time it will take to repay
Mortgage		
Personal loan		
Credit card		
Other		
Balance on savings	Amount	
Calculate the amount of money you have in any savings accounts you have.		