

# Managing your money

**Budgeting is about knowing what bills you need to pay, prioritising these and putting money aside to pay for them. Get in control of your household expenses and work out your weekly budget.**

## Moving in costs

When you first move into a home you will need to budget for some of the following things:

<b>Furniture</b>	<b>Carpets / floor coverings</b>	<b>Curtains/blinds</b>
<b>Cooker</b>	<b>Microwave</b>	<b>Fridge / freezer</b>
<b>Washing machine</b>	<b>Beds / bedding</b>	<b>Towels</b>
<b>TV</b>	<b>Redecoration</b>	<b>Kitchen equipment</b>

## Regular bills

Once you have set up home, you will need to pay regular bills such as:

<b>Rent</b>	<b>Council Tax</b>	<b>Former rent arrears</b>
<b>Electricity</b>	<b>Gas</b>	<b>Water rates</b>
<b>TV licence</b>	<b>Food and household goods</b>	<b>Clothes</b>
<b>Home contents insurance</b>	<b>Car expenses</b>	<b>Travel to work</b>
<b>Credit card, store card, or catalogue payments</b>	<b>Telephone / mobile phone</b>	<b>Internet</b>

## Independent budget advice

Work out your weekly or monthly budget using this budget planner from the Money Advice Service <https://www.moneyadviceservice.org.uk/en/tools/budget-planner>.

**The Money Advice Service** website has lots of information to help you get an idea of your day to day finances.

All our tenants are welcome to speak to the Independent Money Advisor working for **Harrow Citizens Advice** (CAB) for free and impartial advice. If you are struggling to pay your rent or with other debts, ask your Rent Officer for a referral to money advice.

## Problems with debts

If you are in debt or need advice about payday lenders or loan sharks, you can contact the [Citizens Advice](#)

**Low cost loans** - You can contact the local credit union for information about savings and low cost loans at [www.m4mcu.org](http://www.m4mcu.org)

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