

CURRENT BUDGET (weekly)

Weekly Income

Source of Income	Amount

TOTAL £ **A**

Weekly Savings

Saving Type	Amount
Pension	
ISA	
Trust Fund	
General	
Other	

TOTAL £ **B**

Weekly Outgoings (variable)

Expense	Costs
Electricity & Gas	
Water	
Food	
Household	
Toiletries	
Toys/baby equipment	
Clothes/shoes	
Phone/Internet/TV	
Mobile	
TV Licence	
Entertainment	
Eating out	
Cafe	
Gifts/cards	
Holiday	
Sport/hobby (equipment)	
Hair cuts	
Joy Box (gifts, offerings)	
Memberships (e.g. gym)	
Subscriptions (e.g. mags, film)	
Cash	
Misc.	

(variable) TOTAL £ **C**

Weekly Outgoings (reserved)

Expense	Costs
Mortgage/Rent	
Loans (student, credit cards, etc)	
Council Tax	
Maintenance Charge	
Ground Rent & Building Insurance	
Home Insurance	
Car Insurance	
Car Tax	
Car Maintenance	
Travel Expenses	
Petrol	

(reserved) TOTAL £ **D**

Weekly outgoings TOTAL £ **E**

B + C + D

Available CASH £

A - E

Benefits in Lent is an opportunity to engage in this season of Lent by reflecting on what we have and what it means to rely on God. This is a time when we give Christ some room to shape us into who we were made to be. It's a time when we choose to give something up, as a reminder to live our everyday lives as a form of worship.

Our hope during this season is to discover what it means to give up living for ourselves, and learn what can happen as we focus our resources together to make a difference to those in our community who're struggling to get by.

To help make it possible to engage with *Benefits in Lent*, below are some steps to towards simulating what it might look like to live on benefits:

Step 1

Use the 'Current Budget' form (yellow sheet) to figure out how much you currently earn and where it all goes each month. Once you've done this, enter your current weekly income on the right.

Current weekly INCOME £ **F**

Step 2

Enter the weekly reserved figure, calculated from the yellow 'Current Budget' form (see box D).

Weekly RESERVED £ **G**

Step 3

Using the entitlement chart, calculate your new weekly income (based on Job Seekers Allowance) including any child tax credits you are eligible for. Once you've done this, enter your new weekly income on the right.

Job Seekers	Per Week
Adult	£ 64.30
Couple	£ 100.95
Child	£ 20.00
Additional child	£ 13.20

Child Tax credit

Child	£53.41
Additional child	£42.91

Free school meals

Child (5-11)	£7.00
Child +11	£12.50

New weekly BENEFITS £ **H**

Step 4

Using the figures on this page, calculate what you could potentially save per week through the *Benefits in Lent* project. To do this, simply subtract the figures in boxes **G** and **H** from **F**.

Saving POTENTIAL £

F - G - H

BENEFITS IN LENT (weekly)

Weekly Income (see table overleaf)

Benefits	Amount
Adult(s)	
Children	

TOTAL £

NOTE: You don't need to include items from this section (reserved) in your weekly budget. We've assumed they are commitments you have already made and will therefore need to carry on paying.



Weekly Outgoings (variable)

Expense	Costs
Electricity & Gas	
Water	
Food	
Household	
Toiletries	
Toys/baby equipment	
Clothes/shoes	
Phone/Internet/TV	
Mobile	
TV Licence	
Entertainment	
Eating out	
Cafe	
Gifts/cards	
Holiday	
Sport/hobby (equipment)	
Hair cuts	
Joy Box (gifts, offerings)	
Memberships (e.g. gym)	
Subscriptions (e.g. mags, film)	
Cash	
Misc.	

(variable) TOTAL £

Weekly Outgoings (reserved)

Expense	Costs
Mortgage/Rent	n/a
Loans (student, credit cards, etc)	n/a
Council Tax	n/a
Maintenance Charge	n/a
Ground Rent & Building Insurance	n/a
Home Insurance	n/a
Car Insurance	n/a
Car Tax	n/a
Car Maintenance	n/a
Travel Expenses	n/a
Petrol	n/a

(reserved) TOTAL £ n/a

Weekly Outgoings TOTAL £

Available CASH £