

Planning a Budget for Christmas

WEEKLY EXPENSES	TOTAL	WEEKLY EXPENSES	TOTAL
	2		2
Rent/Mortgage _____		Entertainment/Misc Expenses _____	
ESB _____		Cigarettes _____	
Refuse Fees _____		House Maintenance _____	
Heating Fuel _____		TV Licence _____	
Groceries _____		Multichannel _____	
Milk/Bread _____		Videos _____	
Baby Goods _____		Insurance/Home _____	
Clothes/Shoes _____		Insurance/Other _____	
School Contributions/Activities _____		Telephone (Landline) _____	
Back to School Costs _____		Mobile Phone _____	
Donations/Raffle _____		Pet Expenses _____	
Doctor _____		Car/Petrol/Diesel _____	
Chemist _____		Road Tax/Car Insurance _____	
Newspaper/Mags/Lotto _____		Maintenance of Car _____	
Savings _____		First Communion/Confirmation _____	
_____		Other Expenses _____	
Sub Total _____		Sub Total _____	
TOTAL EXPENDITURE	<input type="text"/>		

WEEKLY INCOME	TOTAL
	€
Wages (1) _____	
Wages (2) _____	
Child Benefit _____	
Part-time Work _____	
Social Welfare _____	
Maintenance _____	
Other Income _____	
TOTAL INCOME	<input type="text"/>
Less Total Expenditure	
SUB TOTAL	<input type="text"/>
Less Loan Repayments	
BALANCE REMAINING	<input type="text"/>

LOAN DETAILS				
LOAN AMOUNT	NAME OF LENDER	WEEKLY/MONTHLY	INTEREST RATE	OUTSTANDING BALANCE
(2)		REPAYMENTS (2)	(%)	(2)
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTAL LOAN REPAYMENTS				<input type="text"/>



For more information and tips on financial planning and budgeting log onto the MABS website:

www.mabs.ie



St. Colmcille's (Kells) Credit Union Ltd.

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

At St. Colmcille's (Kells) Credit Union our current interest rates are very competitive. We do not charge any set-up fees and with free loan protection insurance offered to all members you can rest assured that you are getting a great deal.

Please see below a repayment table which highlights the cost of weekly repayments on various loan amounts. Remember, Christmas comes around every year so aim to keep the amount borrowed to a minimum and keep your repayment period to 12 months.

St. Colmcille's (Kells) Credit Union Ltd.
is regulated by the Central Bank of Ireland.

REPAYMENT TABLE

Amount	Term	Weekly Repayments	Total Amount Repayable
€500	12 months	€10.08	€523.13
€1,000	12 months	€20.14	€1046.29
€1,500	12 months	€30.20	€1569.45
€2,000	12 months	€40.26	€2092.61

* Typical APR 9.41% lending criteria, terms and conditions apply.
Rate quoted is correct at 01/10/16 and is subject to change.