

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	Weekly	Monthly
Wages (take home after tax) / Social Welfare payments	€	€
Partners Wages (if applicable) / Social Welfare payments	€	€
Childrens Allowance	€	€
Other Social Welfare benefits	€	€
Any Other Income	€	€
Total Income	€	€
Spending	Weekly	Monthly
1 Expenses	€	€
Day to Day Expenses (Coffees, Lunches, Cigarettes etc)	€	€
Occasional expenses (Tv Licence, Medical Expenses etc)	€	€
Ongoing expenses (electricity, broadband, phone, insurance etc)	€	€
Total Expenses	€	€
2 Loans & Debts		
Mortgage Repayments	€	€
Credit Union Loan	€	€
Personal Loan	€	€
Credit Card Repayments	€	€
Car Finance	€	€
Hire Purchase (Littlewoods, Furniture stores etc)	€	€
Other	€	€
Total Loans & Debts	€	€
3 Amount lodged to Savings		
Deposit Account	€	€
Credit Union Account	€	€
Post Office Account	€	€
Bank Account	€	€
Emergency Fund	€	€
Other	€	€
Total Savings	€	€
Total Spending (add 1+2+3)	€	€
Surplus or loss (take spending from total income)	€	€
Outstanding Balances on Loans	Amount you owe	Time it will take to repay
Mortgage	€	€
Personal Loans	€	€
Credit Cards	€	€
Finance & Hire Purchases	€	€
Other	€	€
Balance on savings	Amount	
Calculate the amount of money you have in any savings accounts you have.	€	