

# Budgeting

Here are some tips to help you budget either for yourself or for your family. Keeping a record of what you spend will give you a better idea of where you might be able to make savings.

Cook and prepare your own food

Buy only what you need

Shop around

Set yourself a weekly budget

Use a Budget Planner  
*(included in toolkit)*



- **Consumer Council for Northern Ireland**  
**Floor 3, Seatem House, 28-32 Alfred Street, Belfast, BT2 8EN**  
The Consumer Council works to help consumers gain the skills and confidence to manage their money and make it work best for them. A Home Budget Planner is available to download from **[www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)**  
**Tel: 028 9025 1600 Email: [info@consumercouncil.org.uk](mailto:info@consumercouncil.org.uk)**
- **Credit Unions**  
Credit unions aim to help you take control of your money by encouraging you to save what you can, and borrow only what you can afford to repay. They offer a place to save and to borrow money with minimal interest.  
**Irish League of Credit Unions. [www.creditunion.ie](http://www.creditunion.ie)**  
**Ulster Federation of Credit Unions. [www.ufcu.co.uk](http://www.ufcu.co.uk)**
- **Make the call** is run by the Social Security Agency. An adviser will assess your potential entitlement to a wide range of benefits, services and support. **Tel: 0800 232 1271.**  
**Textphone: 0800 232 1715.** Lines open Monday to Friday, 9am to 5pm. **To request a call back text: CHECK to 66101. [www.nidirect.gov.uk](http://www.nidirect.gov.uk)**
- **Money Advice Service**  
Provides free money advice for consumers in the United Kingdom. Their website has a number of calculators, tools and resources to help with money management.  
**Tel: 0300 500 5000 [www.moneyadviceservice.org.uk/en](http://www.moneyadviceservice.org.uk/en)**
- **NI Direct** – an online resource of Government services; this includes useful information on Crisis Loans, Community Care Grants, Budgeting Loans and help with mortgage interest payments; it has a specific section for living on a low income: **[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**
- **Money Saving Expert** - a consumer finance information and discussion website founded with the aim of providing information and articles to help people save money.  
**[www.moneysavingexpert.com](http://www.moneysavingexpert.com)**