

SECTION 4



CREATE A BUDGET

KERRIGAN HOUSEHOLD

Kerrigan Household Budget	April	May	June	Total
	€	€	€	€
Planned Income				
Frank Kerrigan - Salary	2,000	2,000	2,000	6,000
Kate Kerrigan - Wages	1,200	1,200	1,200	3,600
Child Benefit	420	420	420	1,260
Interest on savings		60		60
A. Total Income	3620	3680	3620	10,920
Planned Expenditure				
Fixed				
Mortgage	1000	1000	1000	3000
Car loan	300	300	300	900
Subtotal:	1300	1300	1300	3900
Irregular				
Groceries	650	600	520	1770
Light & heat	170		120	290
Telephone	50	120	50	220
Subtotal:	870	720	690	2280
Discretionary				
Holiday	500		1800	2300
Entertainment	60	80	300	440
Subtotal:	560	80	2100	2740
B. Total Expenditure	2730	2100	4090	8920
NET CASH (A - B)	890	1580	(470)	2000
OPENING CASH	300	1190	2770	300
CLOSING CASH	1190	2770	2300	2300

Household Budget Summary:	January	February	March	April	Total
	€	€	€		€
A: Total Income	3100	3100	3400	3400	
B: Total Expenditure	2700	2900	3600	3300	
NET CASH (A - B)					
OPENING CASH	200				
CLOSING CASH					



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