

# MADE OF MONEY

## Anita and Zayn



Anita and Zayn are married with 2 children aged 3 and 4. The 4 year old is just about to start primary school.

They are expecting their 3<sup>rd</sup> child. Zayn works 40 hours a week for an office cleaning company on the minimum wage. Anita looks after the children. Their budget has been working fine but without anything to spare. They have worked out what, if any, additional money they

might be entitled to once the baby is born. They are now sitting down to do a new budget. Can you help?

<b>WEEKLY BUDGET NOW</b>	<b>INCOME</b>	<b>£</b>	<b>OUTGOINGS</b>	<b>£</b>
	Wages	248.23	Food shopping	80.00
	Working tax credit	19.74	Travel	35.00
	Housing benefit	230.10	Rent	350.00
	Child benefit	38.70	Mobile phone	25.00
	Child tax credit	177.52	Sky package (incl. internet)	16.15
			Sent to family	50.00
			Gas	15.00
			Electricity	15.00
			Council tax	18.65
			Clothing, household goods	45.00
			Contents insurance	2.00
			TV licence	2.83
			Water rates	5.99
			Charitable giving	15.00
		Outings, treats, presents etc.	30.00	
	<b>TOTAL</b>	<b>709.99</b>	<b>TOTAL</b>	<b>705.62</b>
			<b>MONEY LEFT OVER</b>	<b>4.37</b>
<b>NEW WEEKLY BUDGET</b>	<b>INCOME</b>	<b>£</b>	<b>OUTGOINGS</b>	<b>£</b>
	Wages	248.23		
	Working tax credit	19.74		
	Housing benefit	230.10		
	Child benefit	48.10		
	Child tax credit	177.52		
		<b>TOTAL</b>	<b>723.69</b>	<b>TOTAL</b>
			<b>MONEY LEFT OVER</b>	

**Note:** From 6 April 2017 support provided through Child Tax Credit will be limited for some new births - if you already have 2 or more children any subsequent children born on or after **(PTO)**



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6 April 2017 will not be eligible for further support. Nor will there be any child addition in the housing benefit claim.

**Remember:** this couple should be entitled to the marriage allowance – see

<https://www.gov.uk/apply-marriage-allowance>

