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| **ETC Toolkit ‘How to Guide’ Template for completing a Personal Survival Budget** |
| To help estimate the **minimum** amount of monthly drawings that you need to take from the business to cover all your personal day to day living costs, please complete the tables below and add any other items of personal expenditure that may not be on the list.   |  |  | | --- | --- | | **Items of Expenditure** | **Monthly £** | | Rent/ Mortgage | £ | | Council Tax | £ | | Water | £ | | Utilities (gas, electricity, water, oil, etc | £ | | Phone | £ | | Food | £ | | TV License | £ | | Home/ Life Insurance | £ | | Loan/ Credit cards/ personal debt repayments | £ | | Newspapers/ Magazines | £ | | Car Tax/ Insurance | £ | | NI Contributions | £ | | Saving Plans | £ | | Other | £ | | **Total Expenditure** | **£** |   In the table below please list any income outside self employment that you receive such as: Income from Partner/ Tax credits/ Child benefits/ House Keep   |  |  | | --- | --- | | **Estimated Income Outside Self-Employment** | **Monthly £** | | Income from family/partner - parents | £ | | Part-time job | £ | | Full-time job | £ | | Benefits | £ | | Other income | £ | | **Total Income Outside Self-Employment** | £ |  |  |  | | --- | --- | | **Minimum drawings calculation** | **Monthly £** | | Total expenditure | £ | | Total income outside self employment | £ | | **Total expenditure less total income** | £ |   This section highlights that you will need to draw a minimum of **£\_\_\_\_\_** from the business to cover all personal day to day living costs. |