



Simplify. Living & Giving

Use this sheet to work out how much you will need to live for the month. Take the benefits you and your family would be entitled to, the exempt costs and along with your current giving and a small buffer, take these away from your income after tax. This will leave you with what you may be able to give in addition to your regular giving.

Income Support (4 Weeks)	
Single person	£264.33
Couple	£411.67

A

Child benefit and tax credit (4 weeks)	
One Child	£228.28
Two Children	£389.63
Three Children	£550.98
Four Children	£712.34
Five Children	£873.69
Six Children	£1,035.05

B

Exempt Costs	
Rent/mortgage/ buildings & life insurance	
Travel to and from work	
Council Tax	
Water rates	
Combined gas and electricity bills over £50	
Children's birthdays	
Childcare, school lunches, etc	
Debt repayment	
Other	
Total	

C

Buffer (to included unexpected costs)	
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D

(The buffer is an amount held in reserve which should be given at the end of the month if not required)

Current Giving	
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E

Total living costs (A+B+C+D+E)	
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Total original income (after tax)	
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This includes all benefits and tax credits currently received

Extra giving (income - living costs)	
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