



Money Guidance Service Toolkit

Factsheet 5 – Managing other household expenses

This factsheet looks at other expenses you may have. Using an income and expenditure sheet when working through this section is helpful. Before working through this factsheet, please read the **Priority expenses** factsheet and contact us if you need help with your budget.

Expense	Notes	Helpful information
<p>Childcare</p>	<p>When managing other expenses, include the amount you pay for childcare but first check what help you could get.</p>	<p>If you are in employment, check if you are eligible for the <u>Tax-Free Childcare scheme</u>.</p> <p>Check if you are better off with Universal Credit, as you can't get both.</p> <ul style="list-style-type: none"> ● England – <u>Free childcare for three and four-year-olds</u> ● Wales – <u>Free childcare for three and four-year-olds</u> ● Scotland – <u>Help with childcare costs</u> ● Northern Ireland – <u>Funded preschool places for three and four-year-olds</u> <p>Check if you can get help through Universal Credit.</p>

Expense	Notes	Helpful information
School uniform	<p>Work out how much you will need for school uniforms over the year and allow a certain amount to save monthly.</p> <p>Ask your children's school if they know any local schemes where you can get second-hand items or where you can swap with other families.</p>	<p>Find out if you could get help with the cost of school uniforms.</p> <p>Check to see if you could get a charitable grant.</p>
Other costs for children	<p>In your budget, include additional costs for your children, such as:</p> <ul style="list-style-type: none"> ● Pocket money ● Breakfast clubs ● After-school clubs ● Extra tuition ● Hobbies <p>Ask the school which trips are coming up for the next year and put something aside each month.</p>	<p>Check if you are entitled to receiving child benefit payments.</p> <p>If you are struggling with these costs, speak to your child's school. There may be financial support available.</p>
Prescriptions	<p>Remember to include the cost of any prescriptions you need to pay for but check if you can get help.</p>	<p>People in Scotland, Wales and Northern Ireland do not pay for prescriptions.</p> <p>If you live in England, check if you can get free prescriptions.</p> <p>Check if a pre-payment certificate would be cheaper for you.</p> <p>Find out more about the support you might be entitled to on the MoneyHelper website.</p>
Dental treatment	<p>Budget for the cost of your dental treatment over the year.</p> <p>You could estimate how much you have spent over the last year and allow that amount in your budget, so you have the money for future visits.</p> <p>Find out if you can get help with the costs.</p>	<p>Find out if you can get help for dental costs in:</p> <ul style="list-style-type: none"> ● England ● Wales ● Scotland ● Northern Ireland

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Eye care	Glasses and contact lenses can be expensive, so it is good to budget for them over the year and put an amount aside each month.	<p>Eye tests are free in Scotland. You could claim for a test through work in England, Wales, and Northern Ireland.</p> <p>Other help for eyecare costs:</p> <ul style="list-style-type: none"> ● England ● Wales ● Scotland ● Northern Ireland
TV and internet packages	<p>In your budget, include the amount you pay for your TV and internet package. Firstly, check that you aren't paying for more than you need.</p> <p>Some recovering gamblers who have struggled with sports betting found it helped to take a break from watching sports; however, this is a personal decision.</p>	<p>Shop around for better deals or contact your current provider if your contract has ended and see what deals they can offer to encourage you to stay.</p> <p>Find some tips on how to negotiate at MoneySavingExpert.</p>
Life insurance	Life insurance is designed to offer your loved ones a lump sum if you die. Include the cost of any life insurance you have in your budget.	Find more information about life insurance at MoneySavingExpert .
Health insurance	Include any private healthcare you have in your budget.	Guide to private health insurance at MoneySavingExpert .
Other types of insurance	You should include insurance policies you have for other things, such as household appliances, in your budget.	<p>Check if you still need all the policies you hold.</p> <p>Always get advice before making changes or cancelling policies if you need clarification.</p> <p>Check your insurance policies to make sure you aren't doubling up.</p>

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<p>Pet costs</p>	<p>Remember to include all the costs for your pet.</p> <p>Include food, estimate how much you might need for vet bills in the coming year, including any ongoing medication and, if you plan to go on holiday, factor in any kennel or pet sitter costs.</p> <p>Unexpected costs can trigger problems with your budget, so it is important to plan.</p>	<p>If you are receiving benefits or on a low income, check if you can get veterinary treatment from charitable organisations such as RSPCA, SSPCA, Blue Cross, PDSA, Dogs Trust or Cats Protection.</p> <p>If you are struggling to feed your pets, check if there is a pet food bank near you.</p> <p>Pet insurance might save you money in the long term. Most policies don't cover existing conditions, but they could help in the future.</p>
<p>Hobbies and entertainment</p>	<p>When in recovery from gambling, it is important to find enjoyment in things other than gambling.</p> <p>You should allow something in your budget for hobbies and entertainment and rediscover old pursuits or find new ones to ensure you can keep to your budget.</p>	<p>If you are on a tight budget, look for local clubs or activities you could join for free or a low cost.</p>
<p>Birthdays, religious festivals, and other celebrations</p>	<p>Think about how much you spend on birthdays and religious festivals each year and allow an amount in your budget each month.</p> <p>Think about other upcoming celebrations, such as weddings.</p>	<p>Put a little money aside each month to avoid a big outlay in one go.</p>
<p>Cigarettes, tobacco and/or alcohol</p>	<p>Think about your monthly spending on this and allow for it in your budget.</p>	<p>If you want to look at reducing your smoking or alcohol intake, get support and advice from NHS Healthy Living.</p>

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<p>Gambling spend</p>	<p>Read the Taking control of your gambling factsheet for more information.</p> <p>If you are planning to reduce your gambling rather than stop, it is important to include this amount in your budget.</p>	<p>If you're struggling with gambling, you can talk to us.</p> <p>The National Gambling Helpline is open 24 hours a day, or you can join our online forum or daily group chatrooms to connect to others in similar situations.</p>
<p>Unexpected expenses</p>	<p>Some people in recovery have found that unforeseen expenses like broken home appliances or car repairs are a significant source of stress and can even trigger relapses.</p> <p>Include an amount in your budget as a buffer to help you avoid the risk of triggers and having to borrow money.</p> <p>Think about how unexpected expenses could impact your recovery.</p>	<p>Save the money in a bank account with a notice period for withdrawals, such as a month or longer. Find out more about savings accounts at MoneyHelper.</p> <p>Remember, if you get the urge to gamble, you can talk to us 24 hours a day or join our forum or daily chatrooms to connect to others in similar situations.</p>



We've got you.

We understand that money problems can feel overwhelming.

Whether you are looking for support for yourself, a friend or a family member, GamCare can help.

When you're ready to talk, we're ready to listen.

Call us free on **0808 8020 133** or chat to an adviser at www.gamcare.org.uk