

## Budget Planner

Most people have very little idea how much they spend each month. So jot down your monthly outgoings and you'll have a better chance of staying in control.

Your Monthly Income	Amount
Your earnings after tax	
Your partner's earnings after tax	
Benefits	
Other income	
<b>A. TOTAL INCOME PER MTH</b>	

Your Monthly Outgoings	Amount
Mortgage/rent	
Home/building/contents insurance	
Life insurance	
Council Tax	
Gas/electric/ water/sewage	
Food	
Phone/internet	
Digital TV	
TV licence	
Car insurance/maintenance/tax/petrol	
Other travel costs (buses etc)	
Entertainment (cinema, eating out etc)	
Cigarettes/tobacco/lottery	
Loan payments	
Store cards/credit cards	
Other expenditure	
<b>B. TOTAL OUTGOINGS PER MTH</b>	
<b>DISPOSABLE INCOME (A minus B)</b> *This is how much you have left to spend each month	

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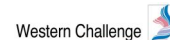
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Supported and funded by:



South Coast Moneyline is the trading name of Portsmouth Area Regeneration Trust (IPS) Limited.  
Industrial & Provident Society Registered No. 29069R.

**Smart Money  
Smart Finances**

**Tel: 0845 389 9494**

**[www.scmoneyline.org.uk](http://www.scmoneyline.org.uk)**

## Why choose SCML?

With so many lenders offering different types of loans it's often hard to find the service that's right for you.

**WE GIVE YOU CHOICE:** We give customers an alternative to borrowing from a bank, building society or door-step lender.

**OUR LOANS ARE AFFORDABLE:** We are much better value than most home credit providers and explain everything in simple terms.



**WE PROVIDE A PERSONAL SERVICE:** Our interviews are held face-to-face and customers are assigned a loans officer as a personal point of contact.

**WE OFFER FLEXIBILITY:** We give people the option to repay weekly, fortnightly or monthly on a convenient day or date.

## What our customers say...

"Previously my only source of money was a door-step lender with their extortionate interest. It is such a relief to get a fair deal"

"Staff response excellent, helpful and friendly"

"It makes a great difference to be treated with respect even though on a low income"

"It has helped to pay off a debt that was asking for more than I could afford. I hope with SCMLs help I will be debt free within the next few years"

## Personal Loans:

We offer interviews in an informal atmosphere offering non-judgmental support and advice.

As an ethical lender, South Coast Moneyline will assess your financial circumstances before we make a decision to lend. We will never lend more than you can comfortably afford to repay.



Personal loans can be provided for many purposes:

- ◆ Household items - such as furniture or white goods (washing machine etc)
- ◆ Decorating costs
- ◆ Transport needs / Car repairs
- ◆ Education or training in order to access employment



## How to apply:

It is very simple to apply for a loan and arrange to see a Loans Officer.

Telephone us on **0845 389 9494** (calls charged at local rate), we will then arrange to send you an application form (if you require assistance completing this just let us know).



Further details can also be found at: [www.scmoneyline.org.uk](http://www.scmoneyline.org.uk)

## Frequently asked questions....

### Can anyone apply for a loan?

Yes, anyone over the age of 18 may apply. We ask that you are in receipt of a regular income and we will ask you to provide proof of this.

### What about people with a poor credit rating?

We look carefully and sensibly at every application and judge it on the facts before us.

### How do you work out the repayments?

We will assess each case individually and ask applicants to provide us with an amount that they believe is affordable, we will then do our best to match this.

## Competitive rates?

Company	Loan Amount	Cost of Loan	Weekly Amount	No. of Weeks
South Coast Moneyline*	£500	£575.25**	£17.75	31

Typical APR **63.14%**

Company	Loan Amount	Cost of Loan	Weekly Amount	No. of Weeks
Provident*	£500	£775.00	£25.00	31

Typical APR **365.10%**

### Saving on loan example: £199.75

- ◆ \* SCML rates correct Spring 2009. Provident; published rates correct at time of press.
- ◆ \*\* An administration fee is payable on all personal loans at 5% of the amount borrowed for new clients and 4% for existing clients (maximum fee £60)