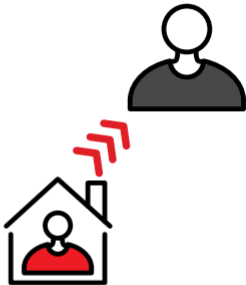


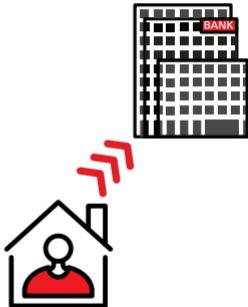
Rent

If you don't own your home, you will usually make regular payments, called rent, to the person that owns it. The amount of rent paid is different for everyone and depends on things like the size and location of the property.



Mortgage repayment

Many people who own their home will have borrowed money from the bank to buy it. This loan is known as a mortgage. You repay the loan to the bank in monthly payments.



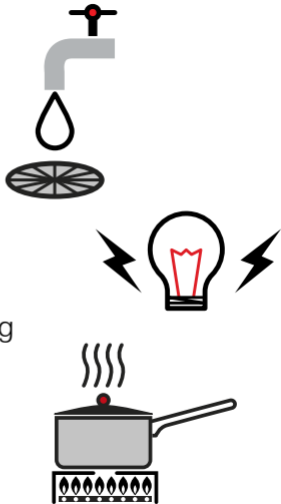
Council Tax

A payment every household must make to their local council to cover the cost of local services. These services include things like libraries, the police, fire service, rubbish collection, street cleaning, parks, and looking after children and elderly people. Every house receives an annual council tax bill which can be paid in monthly payments.



Utilities

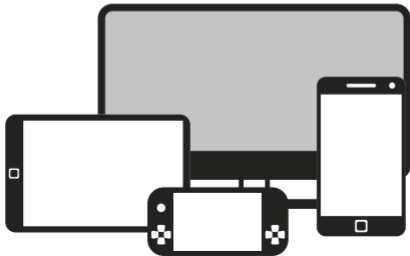
These include gas and electricity (energy), and water. Energy is used for lighting, cooking and heating. Water includes clean drinking water and a sewer connection for waste water. The amount you pay will vary depending on how much you use and which company provides the services.



TV licence

You must have a TV licence if you watch or record programmes as they're being shown on TV or programmes shown live on a website.

This could be on any device, including a TV, desktop computer, laptop, mobile phone, tablet, or games console.



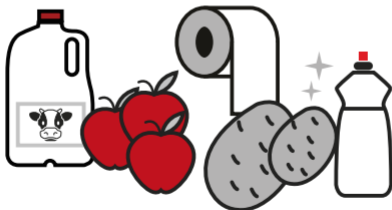
Internet/TV Packages

These allow you to access the internet in your home (from any device), and to watch a whole range of channels on your TV. Costs vary depending on how fast the internet it, how much data you can use, and how many channels you have access to.



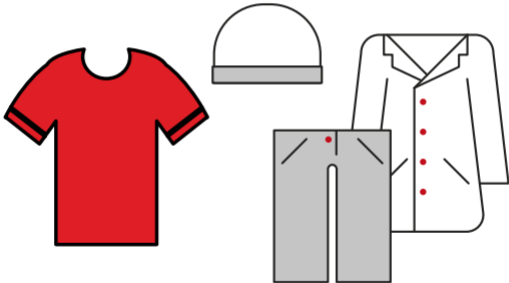
Basic food and household items

These include staple foods like bread, milk, fruit, meat, fish, fruit and vegetables and items used regularly in the home like laundry liquid, cleaning products and toilet rolls.



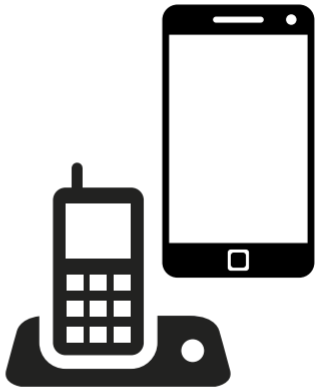
Basic clothes

These include clothes to wear to school or work, coats for cold weather and shoes etc.



Phone

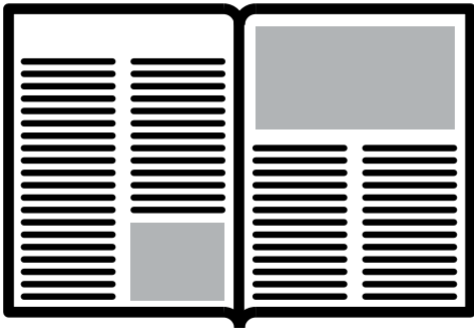
Homes may have a landline telephone which can make and receive calls. People often own or rent mobile phones which can be used to make and receive calls and text messages.



Swimming lessons



Magazines



Ice-cream

