

# Sharing Household Bills

Living in shared accommodation can make sense both financially and socially but it is important that you and your housemates decide how you are going to manage and pay the household bills, so that everyone pays their fair share.

Here are some tips for successful house (and bill) sharing:

- Whether you are moving in with friends or people that you have not met before, make sure that you start talking about how you are going to pay the bills as soon as possible.
- Responsibility for bills should be shared by everyone in the house.
- As soon as you move in, contact all of the utility & service providers to let them know that you are the new tenants.
- Try to put all of the housemates names on each bill, if this is not possible make sure that everyone has their name on an equal number of bills so that overall responsibility is shared equally.
- If money is given to one person in order to pay a bill, keep a written record of the money that has been paid by each person (see the example overleaf) and get those involved to sign to say that it is accurate.
- Keep a file of all bills received & payment receipts.
- It is often cheaper to pay bills by direct debit; you could choose to set up a joint bank account, just to pay bills. You could have a joint account that each housemate puts an agreed amount of money into at the beginning of each loan/grant period, to cover the bills for that period.
- Be realistic about how much money will be needed, it is better to over estimate and have money left over at the end. You would also need to agree and record rules about how this account is to be used.
- If you have communal areas, you will need to think about how you will cover other shared costs such as cleaning products. You could set up a small kitty that everyone pays into regularly. It could also be used to buy basic foods that you can all share, such as milk and bread. Be clear about what you have agreed the money can be used for.

