**Ymarfer: fy nghyllideb bersonal ar gyfer Byw (misol)**

Defnyddiwch y templed i’ch helpu i gyfrifo’ch tyniadau bob mis dros gyfnod o 12 mis. Bydd hyn yn eich helpu I ganfod yr uchelbwyntiau a’r iselbwyntiau yn eich cyllideb bersonol.

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| **Costau’r aelwyd** | **Ionawr** | **Chwefro** | **Mawrth** | **Ebrill** | **Mai** | **Mehefin** | **Gorffenn** | **Awst** | **Medi** | **Hydref** | **Tachwed** | **Rhadfyr** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Morgais/Rhent/Ardrethi/y Dreth Gyngor |  |  |  |  |  |  |  |  |  |  |  |  |
| Gwres, Gloau, Nwy, Trydan |  |  |  |  |  |  |  |  |  |  |  |  |
| Ffonau, Ffonau Symuddol a’r Rhyngrwyd/Band Eang |  |  |  |  |  |  |  |  |  |  |  |  |
| Bwyd |  |  |  |  |  |  |  |  |  |  |  |  |
| Gwaith Atgyweirio’r Tý |  |  |  |  |  |  |  |  |  |  |  |  |
| Dillad/Esgidau |  |  |  |  |  |  |  |  |  |  |  |  |
| Yswiriant – Personol/Eiddo |  |  |  |  |  |  |  |  |  |  |  |  |
| Costau Car – Petrol, Yswiriant, Atgyweiriadau, Gwasaneth |  |  |  |  |  |  |  |  |  |  |  |  |
| Costau Teithio |  |  |  |  |  |  |  |  |  |  |  |  |
| Plant (arian poced, prydau ysgol, ac ati) |  |  |  |  |  |  |  |  |  |  |  |  |
| Penblwyddi a dathliadau eraill |  |  |  |  |  |  |  |  |  |  |  |  |
| Gwyliau |  |  |  |  |  |  |  |  |  |  |  |  |
| Cymdeithasu/Adioniant Gartref |  |  |  |  |  |  |  |  |  |  |  |  |
| Ad-dalliadau Benthyciad/Hurbwrcas |  |  |  |  |  |  |  |  |  |  |  |  |
| Costau Iechyd a Meddygol (presgripsiynau, deintydd, ac ati) |  |  |  |  |  |  |  |  |  |  |  |  |
| Ad-daliadau cerdyn credyd/cerdyn siop |  |  |  |  |  |  |  |  |  |  |  |  |
| Cynlluniau Cynilo/Pensiynau |  |  |  |  |  |  |  |  |  |  |  |  |
| Arall: |  |  |  |  |  |  |  |  |  |  |  |  |
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| **CYFANSWM:** |  |  |  |  |  |  |  |  |  |  |  |  |